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Usury vs. Cash and Christ

OR

PRIVATE CREDIT SLAVERY.

Showing what it is costing the American people to
practice the private credit system of usury,
and its opposition to cash and Christ.

George P. Brown,

PREFACE.

I have used the words usury and interest as synonymous terms and my aim has been to keep clear of partisanism; neither has the book been written with any other than the kindest of feeling to any party or nation, but if I have spared usury wherever found, it has been my lack of ability to expose it.

AUTHOR.

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CHAPTER I.

Usury is an evil at the end of credit systems, located midway between producers and consumers, collecting extortion both ways, while usury is neither a producer nor consumer; but an absorber of the reward of what others have labored for. It gathers what others have strewn and reaps what others have sown; it takes from him that has one dollar and gives to him that has ten; it forces a promise of money from him that has none, to pay him that has plenty, always being secured by the valuation of property or labor. Money cannot be security for its own payment, on account of its being a legal tender and would of itself destroy the debt; so money never draws interest. It is the obligation that draws usury and not the money. For money can only exist by the fiat of staple government, having two essential qualities; one is a government stamp, the other, a legal tender quality, its fixed denomination given it by law as a medium of exchange of the value of labor or property. Whether the price is high or

low, money will make the exchange correct, but never measures value or increases in its denomination by the fluctuation of prices, of labor or product, and no government will allow any individual or corporation to add too or take from the figures fixed upon government money. And as governments develop their commerce and increase in prosperity and population, more money is required to do a general cash business, but it is claimed, by the representatives of various private credit systems, that America has all the full legal tender money it needs, and that no American has any reason to complain of money being scarce.

If this be true, why is the producer's farms mortgaged, and one-half of the consumers living in tenement houses? And why is the remainder of consumers forced to pay interest on nearly every article of life on account of credit systems, called trusts, being formed to handle our commerce? And why does bankers stock increase in value so much faster than real estate; and why does the American laborer have so small a pittance after paying the prices or expense of their living; and why does the producer and consumer have to pay interest on 28 000,000,000 of credit? As is given in the following statement, the combined capital stock of the railway systems is given in the eleventh statistical report of the United States Commerce Commission, for 1898 and from the summaries in this report the figures below are taken.

The amount of railway capital outstanding on June 30, 1898, was \$10,818,554,031 of credit. The amount of capital which existed in the form of stocks was \$5,388,268 331, of which \$4,269,271,714 was common stock and

\$1,118,996,607 was preferred stock. The amount which existed in the form of funded debt was \$5, 430,285,710 comprising mortgage bonds. Then from a table carefully prepared, giving a list of 551 principal trusts in this country, which figures are as nearly correct as can be obtained, which makes their total amount \$9,551,-184,959; \$7,318,844,000 of common stock; \$2,282,340,950 preferred stock. Then the national bank trust, according to the report of the comptroller of currency, have loaned \$2,496,751,251; \$1,063,701,130, being secured by stocks and bonds; \$525,940,817, being secured by two name paper, the balance of the loan being secured by one name paper.

The amount loaned by state banks, as near as can be obtained, is \$1,810,607,221; the loans of trust companies and building and loan associations and by private individuals on real estate and buildings is \$3,419,-280,035. All those credit systems added up makes \$28,096,377.488 for the American people to pay interest on, which at 5 per cent. per annum, amounts to \$1,404,808,834 each year. Yet the principal remains unpaid, making the per capita debt of the American people \$374 the yearly interest at 5 per cent. per capita, being \$18; this not including the National debt, which will be better understood by giving the financial bill as it became a law, March 14, 1900.

"That the dollar consisting of 25 8-10 grains of gold, nine tenths fine, as established by section 3,511 of the revised statutes of the United States, shall be the standard unit of value, and all forms of money issued or coined by the United States shall be maintained at a parity of value with this standard, and

it shall be the duty of the secretary of the treasury to maintain such parity.

REDEEMED IN GOLD COIN.

"Section 2. That United States notes and treasury notes issued under the act of July 14, 1890, when presented to the treasury for redemption shall be redeemed in gold coin of the standard fixed in the first section of this act, and in order to secure the prompt and certain redemption of such notes as herein provided it shall be the duty of the secretary of the treasury to set apart in the treasury a reserve fund of \$150,000,000 in gold coin and bullion, which fund shall be used for such redemption purposes only, and whenever and as often as any of said notes shall be redeemed from said fund it shall be the duty of the secretary of the treasury to use said notes so redeemed to restore and maintain such reserve fund in the manner following—towit:

"1. By exchanging the notes so redeemed for any gold coin in the general fund of the treasury.

"2. By accepting deposits of gold coin at the treasury or at any sub-treasury in exchange for the United States notes so redeemed.

"3. By procuring gold coin by the use of said notes in accordance with the provisions of section 3,700 of the revised statutes of the United States.

TO MAINTAIN A RESERVE FUND.

"If the secretary of the treasury is unable to restore and maintain the gold coin in the reserve fund by the foregoing methods and the amount of such gold coin and bullion in said fund shall at any time fall below \$100,000,000, then it shall be his duty to restore the

same to the maximum sum of \$150,000,000 by borrowing money on the credit of the United States, and for the debt thus incurred to issue and sell coupon or registered bonds of the United States in such form as he may prescribe in denominations of \$50 or any multiple thereof, bearing interest at the rate of not exceeding 3 per centum per annum, payable quarterly, such bonds to be payable at the pleasure of the United States after one year from the date of their issue, and to be payable, principal and interest, in gold coin of the present standard value, and to be exempt from the payment of all taxes or duties of the United States, as well as from taxation in any form by or under state, municipal or local authority; and the gold coin received from the sale of said bonds shall first be covered into the general fund of the treasury and then exchanged, in the manner herein befoer provided, for an equal amount of the notes redeemed and held for exchange.

NOTES EXCHANGED FOR GOLD.

“The secretary of the treasury may, in his discretion, use said notes in exchange for gold, or to purchase or redeem any bonds of the United States, or for any other lawful purpose the public interests may require, except that they shall not be used to meet any deficiencies in the current revenues. That United States notes when redeemed in accordance with the provisions of this section shall not be reissued, but shall be held in the reserve fund until exchanged for gold, as herein provided; and the gold coin and bullion in the reserve fund, together with the redeemed notes held for use as provided in this section, shall at no time exceed the maximum sum of \$150,000,000.

SILVER DOLLAR NOT AFFECTED.

"Sec 3. That nothing contained in this act shall be construed to affect the legal tender quality as now provided by law of the silver dollar or any other money coined or issued by the United States."

Section 4 provides for the keeping of the separate funds in the treasury department, the division of issue and the division of redemption being distinctly maintained, and no money from either being used for any purpose other than that for which it is intended. Section 5 is as follows:

"That it shall be the duty of the secretary of the treasury as fast as standard silver dollars are coined under the provisions of the acts of July 14, 1890, and June 13, 1898, from bullion purchased under the acts of July 14, 1890, to retire and cancel an equal amount of treasury notes whenever received into the treasury, either by exchange in accordance with the provisions of this act or in the ordinary course of business, and upon the cancellation of treasury notes silver certificates shall be issued against the silver dollars so coined.

DEPOSITS OF GOLD COIN.

"Sec. 6. That the secretary of the treasury is hereby authorized and directed to receive deposits of gold coin with the treasurer or any assistant treasurer of the United States in sums of not less than \$20, and to issue gold certificates therefore in denominations of not less than \$20, and the coin so deposited shall be retained in the treasury and held for the payment of such certificates on demand, and used for no other purpose.

"Such certificates shall be receivable for customs, taxes and all public dues, and when received may be reissued, and when held by any national banking association may be counted as a part of its lawful reserve; provided, that whenever and so long as the gold coin held in the reserve fund in the treasury for the redemption of United States notes and treasury notes shall fall and remain below \$100,000 000 the authority to issue certificates as herein provided shall be suspended; and provided further, that whenever and so long as the aggregate amount of United States notes and silver certificates in the general fund of the treasury shall exceed \$60,000 the secretary of the treasury may, in his discretion suspend the issue of the certificates herein provided for; and provided further, that of the amount of such outstanding certificates one-fourth at least shall be in denominations of \$50 or less; and provided further that the secretary of the treasury may in his discretion, issue such certificates in denominations of \$10,000, payable to order. And section 5193 of the revised statutes of the United States is hereby repealed.

LIMITS OF SILVER CERTIFICATES.

"Sec. 7. That hereafter silver certificates shall be issued only of denominations of \$10 and under, except that not exceeding in the aggregate 10 per centum of the total volume of said certificates, in the discretion of the secretary of the treasury, may be issued in denominations of \$20, \$50 and \$100; and silver certificates of higher denomination than \$10; except as herein provided, shall whenever received at the treasury or redeemed be retired and canceled and certificates of

denominations of \$10 or less shall be substituted therefor, and after such substitution, in whole or in part, a like volume of United States notes of less denomination than \$10 shall from time to time be retired and canceled, and notes of denominations of \$10 and upward shall be reissued in substitution therefor, with like qualities and restrictions as those retired and canceled.

That Section 5138 of the revised statutes is hereby amended so as to read as follows:

“ ‘No association shall be organized with a less capital than \$100,000, except that banks with a capital of not less than \$50,000 may, with the approval of the secretary of the treasury, be organized in any place, the population of which does not exceed 6,000 inhabitants, and except that banks with a capital of not less than \$25,000 may, with the sanction of the secretary of the treasury, be organized in any place, the population of which does not exceed 3,000 inhabitants. No association shall be organized in a city, the population of which exceeds 50,000 persons with a capital of less than \$200,000.’

RECEIVING OUTSTANDING BONDS.

Sec. 11. That the secretary of the treasury is hereby authorized to receive at the treasury any of the outstanding bonds of the United States, bearing interest at 5 per centum per annum, payable Feb. 1, 1904, and any bonds of the United States bearing interest at 4 per centum per annum, payable July 1, 1907, and any bonds of the United States bearing interest at 3 per centum per annum, payable Aug. 1, 1908, and to issue in exchange therefor an equal amount of

coupon or registered bonds of the United States in such form as he may prescribe in denominations of \$50 or any multiple thereof, bearing interest at the rate of 2 per centum per annum, payable quarterly.

"Such bonds are to be payable at the pleasure of the United States after thirty years from the date of their issue, and said bonds are to be payable, principal and interest, in gold coin of the present standard value and to be exempt from the payment of all taxes or duties of the United States, as well as from taxation in any form by or under state, municipal or local authority; provided, that such outstanding bonds may be received in exchange at a valuation not greater than their present worth to yield an income of $2\frac{1}{4}$ per centum per annum; and in consideration of the reduction of interest effected the secretary of the treasury is authorized to pay to the holders of the outstanding bonds surrendered for exchange, out of any money in the treasury not otherwise appropriated, a sum not greater than the difference between their present worth, computed as aforesaid. and their par value, and the payments to be made hereunder shall be held to the payments on account of the sinking fund created by section 3694 of the revised statutes; and, provided further, that the 2 per centum bonds to be issued under the provisions of this act shall be issued at not less than par, and they shall be numbered consecutively in the order of their issue, and when payment is made the last numbers issued shall be first paid, and this order shall be followed until all the bonds are paid and whenever any of the outstanding bonds are called for payment interest thereon shall cease three months

after such call; and there is thereby appropriated out of any money in the treasury not otherwise appropriated, to effect the exchanges of bonds provided for in this act, a sum not exceeding one-fifteenth of 1 per centum of the face value of said bonds, to pay the expense of preparing and issuing the same and other expenses incident thereto.

MONEY FOR NATIONAL BANKS.

Sec. 12. That upon the deposit with the treasurer of the United States, by any national banking association, of any bonds of the United States in the manner provided by existing law, such association shall be entitled to receive from the comptroller of the currency circulation notes in blank, registered and countersigned as provided by law, equal in amount to the par value of the bonds so deposited.

"Any national banking association now having bonds on deposit for the security of circulating notes, and upon which an amount of circulating notes has been issued less than the par value of the bonds, shall be entitled, upon due application to the comptroller of the currency to receive additional circulating notes in blank to an amount which will increase the circulating notes held by such association to the par value of the bonds deposited, such additional notes to be held and treated in the same way as circulating notes of national banking associations heretofore issued, and subject to all the provisions of law affecting such notes: Provided that nothing herein contained shall be construed to modify or repeal the provisions of section 5167 of the revised statutes of the United States, authorizing the comptroller of the currency to require additional de-

posits of bonds or of lawful money in case the market value of the bonds held to secure the circulating notes shall fall below the par value of the circulating notes outstanding for which such bonds may be deposited as security; and provided further, that the circulating notes furnished to national banking associations under the provisions of this act shall be of the denominations prescribed by law, except that no national banking association shall, after the passage of this act, be entitled to receive from the comptroller of the currency, or to issue or reissue or place in circulation more than one-hird in amount of its circulating notes of the denomination of \$5; and provided further that the total amount if such notes issued to any such association may equal at any time, but shall not exceed the amount at such time of its capital stock actually paid in; and provided further, that under regulations to be prescribed by the secretary of the treasury any national banking association may substitute the 2 per centum bonds issued under the provisions of this act for any of the bonds deposited with the treasurer to secure circulation or to secure deposits of public money; and so much of an act entitled 'An act to enable national banking associations to extend their corporate existence, and for other purposes,' approved July 12, 1882, as prohibits any national bank which makes any deposit of lawful money in order to withdraw its circulating notes from receiving any increase of its circulation for the period of six months from the time it made such deposit of lawful money for the purpose aforesaid, is hereby repealed, and all other acts or parts of acts inconsistent with the provisions of this section are hereby repealed.

Could the gold trust have accomplished a greater victory for private credit than has been accomplished by the majority of this present congress in passing this financial bill, more faithful servants to the gold trust could not have been found. Certainly the lords of usury will say to them, as did the nobleman spoken of in the parable of Jesus, where he said. well done, thou good and faithful servant to your masters of the great credit system. You shall be promoted for reaping what others have sown and taking what others have laid down. For you have decreed for the American people to pay three times as much gold as they have in circulation. We will help you to rule and reign over them and as the lord of usury said of old, anyone who refuses to practice usury let him be slain. So say we, all who refuse to practice the private credit systems we will help you to destroy, for you have highly favored us by making gold the standard of value and retiring treasury and United States notes to the amount of four hundred million dollars, that drew no interest and issuing 3 per cent. gold bonds that can not be paid in any other kind of money except gold coin which will give us the lords of usury \$12,000,000 per annum for interest in gold.

Then you have decreed for the government to pay us in gold the funded loans, which are due 1904 and 1907 and 1908, which amounts to \$676,018,300, the funded loans drawing 2 per cent. interest per annum which you have agreed to extend 30 years will give us \$405,640,980 interest This interest and principal added to the 400,000,000, to redeem the legal tender notes, will amount to \$1,481,629,280 and we know if

you stay in power, we will get interest in gold for thirty years on the 400,000,000, which was used for the redemption of legal tender notes. This being added to the principal would amount to \$625,296,018, which will make us a contract for \$1,917,616,516 in gold, this not including the funded loan of 1925, which amounts to \$162,315,400 principal, which draws 4 per cent. interest and will double the amount of principal in twenty-five years, which will amount to \$324 730,800.

There is yet the ten twenties, which amount to \$198,678,728 at 3 per cent annual interest, which was contracted June 13, 1898, the interest amounting at final maturing to \$101,886,498, the total amount being \$2,542,914,578 in gold, which by your decree and custom will give us, the lords of usury, and this will require \$60,000,000 each year, for the next thirty years in addition to the amount now in circulation, which is \$734 716,728. Of course the minority of this congress objects to our lordship and say we are an austere man and hard masters, and accuse us of reaping all the American people have sown.

But did not the minority object to the lordship of our father of usury, of old? The hard master spoken of in the scripture, but what answer made our Father to them? Did he not say that unto every one which hath, shall be given, and to him that hath not even that he hath shall be taken away from him? And did not our father of usury say to those who stood by, that they should take from such as had one pound, and give to him that had ten? Christ did not claim this usury kingdom but simply explained to the people what such a kingdom was like. We find by

reading carefully the history of the lords of usury of old, that their success depended upon them getting two to one willing to take from him that had not, and give to him that had abundance. It was also essential to have the help of them that stood by, to carry out the nobleman's decree. So it yet remains to be seen what the 75,000,000 of American people that are standing by will do. Whether they will refuse to enforce the decrees of the gold trust or continue slaves to this hard master.

And in addition to the special favor conferred on the great gold trust, the majority of this present congress has turned the issuing of the currency over to the national banks according to the statement of the comptroller of the currency, their issue of bank notes amounting to \$242,952,701. He further states their loans amount to \$2,496,751,251. So you can see the national banks are drawing interest on \$10 for every one issued them by the government. Yet this is not all, the government has been paying them four and five per cent per annum on the government bonds deposited to secure the redemption of issue, but since the bill passed, March 14, 1900, will pay them two per cent per annum, in gold coin. Can the American people depend on the national banks for sufficient currency for a cash basis? Let us look at their past history. In the month of November, 1899, the treasurer of the United States makes a statement which I will give:

Washington, D. C., Nov. 19—In his annual report Ellis H. Roberts, treasurer of the United States, will discuss in an able and interesting manner the urgent calls for more money and currency of small denomina-

tions that have been addressed to the treasury more frequently than ever during the last year.

"These demands could not be complied with," he says, "because of statutory limitations. The treasury in this as in previous seasons has striven to the utmost to meet the demands for currency for moving the crops and for general business. It has exhausted all its resources and these ought not to be increased by more government issues. The national banks must solve the problem of adding to the volume of currency. Thus far the concentration of opinion in favor of any radical change in our banking system has not been of such force to compel legislation. The question presses with a growing force and invites to serious consideration.

"No criticism of the officers of these institutions is intended," says Mr. Roberts. "The friction has been due to casting a burden on the treasury which does not belong there. The natural avenue of relief is through the national banks. The existing national banks of the United States have the right under their charters to add \$345,020,413 to their circulation. Thus the need of small currency is not met. If a few states and two great cities are taken for illustration, the national banks were entitled to add to their outstanding notes these vast sums: New York state, \$41,702,200; Illinois, \$9,192,680; Ohio, \$23,690,020; Pennsylvania, \$37,682,130; New York City, \$29,181,680; Chicago, \$15,925,700. The aggregate capital stock of these banks was \$209,357,413, and circulation was \$81,164,903.

"In Chicago, as a great center of trade and finance,

the requirement for currency is on the broadest scale; yet the national banks of that city have a right under their charters to put out \$15,925,700 additional circulation. For itself and its correspondents, New York has very often sought for more paper, while its national banks have the legal power to add \$29,181,680 to their circulation at once. The assertion is loud and persistent that the western states are suffering by reason of the lack of currency. At the same time in these states, including the Dakotas, Nebraska, Kansas, Montana, Wyoming, Colorado, and the territories of New Mexico, Oklahoma and the Indian territory, the national banks could under the law issue additional notes to the amount of \$18,285,245."

The majority of this congress having these plain facts before them, they have decreed that the American people shall pay the gold trust three times as much gold as they have in circulation to pay it with. And have decided that national banks shall dictate, instead of congress, the amount of currency the American people shall have. The following figures give the total amount and kind of money we have in circulation minus United States and treasury notes that are to be redeemed in gold coin. In gold coin we have in circulation, \$702,063,459; in gold certificates, \$32,656,269; silver coin, \$63,381,751; silver certificates, \$401,869,343; subsidiary silver, \$70,675,692; currency certificates, \$20,855,000; national bank notes, \$242,952,701.

Some of my readers may be flattering themselves that, since they do not borrow money on a note of hand, they are paying no interest. Let me undeceive you. This is an agricultural country. The farmer sells his wheat to the dealer and gets his money, or possibly only bank notes, but in either case the deal-

er's note is in bank for it, and he must cut the price 10 per cent., or he will soon go out of business. The miller buys it and he must cut 10 per cent.; the baker buys and makes it into the five cent loaf which is made small enough to pay the interest all the way round. And so at last the consumer pays the interest or usury. It is just the same with all the other products, till one-half the price of the 5 cent calico is usury; one-half the the cost of the farm machinery and railroad machinery the rolling stock and even a part of the road bed is interest. The consumer in the end pays the whole. All classes and conditions of society are subject to its rapacious demands.

'Usury levies tribute upon the infant in the cradle and never, throughout the life of this human being, does it cease to draw tribute from it each instant of time, and when in old age, it sickens unto death, this monster claims a portion of the medicine used to allay the pangs of dissolution. This monster demon of Usury constantly gathers of labor each moment of time from EVERYTHING that has value.

While you in response to the demands of tired nature, seek rest when night comes, you cease from labor one day in seven, this unholy, worse than pagan, dividing and concentrating comunist—Usury—goes on and on, day and night, in fair weather and in foul, in summer and winter, week-day and Sunday, in prosperity and adversity, in health and in sickness, unceasingly gathering the increment of labor. The father digs and delves and dies, but his earnings forever flow into the usurer's coffers. The mother toils and totters to the tomb in her efforts to save her child from the usurer's grasp. The usurer cares naught for the troubles of others; their distress cannot move him; their anguish cannot touch him, He takes delight in those practices that are an abhorrence to upright men.

CHAPTER II.

Experience has proven that all the nations of the earth can't pay one per cent. upon all the monetized money in existence; viz: gold and silver, without it absorbing all the property of the earth.

Can it be that the law of custom, legalizing usury, has been practiced so long it has corrupted the morals of those at the head of national affairs in such a manner that they have imbibed the credit system of slavery to so great an extent it has so blinded their minds that they under-rate its masterly power to subjugate and force wage earners to accept slavery wages? And to dispossess all property owners, merchants and tradesmen of limited capital and turn them out of business and house and home to suffer, wandering and tramping about as gypsies?

And can it be possible that the many thousand ministers of the various sects have overlooked the commandments that God gave Moses in regard to usury? Also forbidding Isreal as a nation to borrow of other nations, for they all practiced usury at that time? And have they forgot reading that God strictly forbid them taking usury of one another? You may have not thought it worth while noticing, the laws given of God to man, that nations might be free men and free holders.

Has not emperors, kings, presidents, governors, members of parliament, senators and men at the head of governments came to your assemblies and listened to what you had to say of that which is right for nations to practice and what was not right?

Did you tell them plainly of the ruin that would

follow if the credit system was practiced for usury? You probably thought it was unnecessary, but by neglecting to expose this great evil, it has become the master of nations. Has the lords of the money credit system blinded your eyes by their liberal contributions so that you and your whole denomination failed to see the credit ditch of slavery which the nations that refuse to obey God have fallen into, whose fetters can't be broken while the nations of the world legalize the usury system of which Joseph of Egypt, the Hebrew, was the first ruler who introduced national slavery and credit system, which has since been practiced by all nations except some of the Hebrew nations.

Joseph, in order to bind the credit system upon the people, appreciated the value of Egyptian money, depreciated the value of corn and provisions, in so much he was able to buy all the seven years of plenty, that when the famine came he held a corner on provisions which he sold at exorbitant prices. In this manner he soon had the whole nation for his slaves and all their property in the hands of private owners. They being the king and the lords and the priests of Egypt.

Now, so much as the Hebrew race furnishes us with the earliest history of national slavery and the first nation that gave us a leader and a law giver that forbid national slavery and gave a law for the protection of life, labor and property and made provisions for the poor, that they could not be robbed of their homes, and forbid the sale of land for private manipulation, and further, so much as from the Hebrew race came Jesus, the highest type of godliness ever manifested in the form of man, as a teacher in righteousness and of

the way of salvation of all mankind and notions from sin and slavery. We will call to mind what has been the history of some nations under the curse of credit slavery from the introduction of national slavery in Egypt until the present time. In this I will try and be as brief as possible that we may come direct to our present condition, which only differs from the history of Egypt in name as far as bondage is concerned.

In Egypt it was credit and priest craft slavery. In all our nations now it is credit and creed craft slavery. Who has caused this state of affairs? The answer is, we have got more credit than cash and more creeds than Christ. The reason I give for saying we have more credit than cash, I shall attempt to prove that the credit system in America alone is no less than twenty billion of dollars credit; that the laboring classes have to pay of principle, and in addition they have to pay twelve hundred millions of dollars usury annually, and not allowed more than one billion five hundred million to pay it with of monetized cash. You must remember all trusts or credit systems that are incorporated are expected to pay at least five per cent. capital stock and a big salary to its chief officer and a low price to the remainder of its common laborers, after a dividend is declared in profits, all of which they collect cash off of their patrons.

Now, my reason for saying we have more creed craft than Christ is, we have several hundred creeds and only one Christ and many creeds will no more carry one's soul to Christ than a lot of debts and credits will furnish a nation a system of cash.

Some one will probably say that you are opposed

to capital and wanting to deepen the wound that already exists between capital and labor. While that statement is often made it certainly is a mistake. Labor and true national capital are good friends and labor would be glad if our nation would increase its capital stock in legal tender money capital sufficient to go to a cash basis. But this, private incorporated credit systems oppose, and the real battle is between the private incorporated credit systems of usury of the whole world and the entire laboring and producing class and all nations.

Now, as much as Joseph was the first ruler that practiced national slavery, it is necessary to use Bible history and we will commence with his history at the time he was sold as a slave.

While a child he was quite a favorite with his father. When quite young he dreamed two dreams, which he told his brethren, which made them jealous and caused them to hate him in so much they watched their chance when he was away from his father and sold him for twenty pieces of silver, to some slave merchants, who sold him again as a slave in Egypt. Afterward his master's mistress conspired against him and caused him to be put in prison for two years. It seems this part of Joseph's life has so touched the sympathy of all generations that they have failed to see the great evil of the rest of his life and millions of parents have named one of their sons Joseph. Now, while he was in prison some of the prisoners dreamed a dream which he interpreted and his interpretations proved to be true and when the prisoner who had

dreamed the dream was liberated he was restored to the stewardship by Pharaoh.

After which Pharaoh dreamed a dream and found none of his wise men could interpret it. Then the steward told him of Joseph's interpretation of his dream and Pharaoh then sent for Joseph and told him what he saw in the two dreams while standing by the river. And behold, there came up out of the river seven well-favored cattle and fat-fleshed, and they fed in a meadow, and behold, seven other cattle came up after them out of the river, ill-favored and lean-fleshed, and stood by the other cattle upon the brink of the river; and the ill-favored and lean-fleshed cattle did eat the seven well-favored and fat-fleshed cattle. And when they had eaten them, it could not be known, that they had eaten them, but they were still ill-favored. Then again I dreamed, and behold, seven ears came up on one stalk, full and good. And behold, seven ears withered, thin and blasted with the east wind, sprung up after them.

And the seven thin ears devoured the seven good ears. And Joseph said unto Pharaoh, the dream is one in which God has shown Pharaoh what he is about to do. Behold, there came seven years of great plenty throughout all the land of Egypt. And there shall arise after them, seven years of famine and all the plenty shall be forgotten in the land of Egypt, and the famine shall consume the land. And the plenty shall not be known in the land by reason of the famine following, for it shall be grievous. Now, therefore, let Pharaoh look out a man discreet and wise and set him over the land of Egypt. Let Pharaoh do this and let him appoint officers over the land and let them gather all the

food of those good years that come and lay up corn under the hand of Pharaoh, and let them keep food in the cities and that food shall be for store to the land against the seven years of famine which shall be in the land of Egypt, that the land may not perish through the famine.

And Pharaoh said, as much as God hath shewed thee all this, there is none so wise and discreet as thou art. Thou shalt be over my house and according unto thy word shall all my people be ruled. Only on the throne shall I be greater than thou. And Pharaoh said unto Joseph, see, I have set thee over all the land of Egypt, and Pharaoh took off the ring from his hand and put it upon Joseph's hand and arrayed him in vestures of fine linen, and put a gold chain about his neck. And he made him ride in the second chariot which he had. And they cried before him, bow the knee, and he made him ruler over all the land of Egypt. And Pharaoh said unto Joseph, I am Pharaoh and without thee shall no man lift up his hand or foot in all the land of Egypt.

And in the seven plenteous years the earth brought forth by hand-fulls, and Joseph gathered up all the food of the seven years which were in the land of Egypt and laid up the food in the cities. The food of the field which was around about every city laid he up in the same. And Joseph gathered corn as the sand of the sea—very much—until he left off numbering, for it was without number. Now, after the seven good years had expired, there was no bread in all the land, for the famine was very sore, so that the land of Egypt and all the land Canaan fainted by reason of the fam-

ine. And Joseph gathered up all the money that was found in the land of Egypt and in the land of Canaan for the corn which they bought. And Joseph brought the money into Pharaoh's house and when money failed in the land of Egypt and in the land of Canaan all the Egyptians came unto Joseph, and said give us bread for why should we die in thy presence, for the money faileth?

And Joseph said, give your cattle and I will give you bread, if money fail. And they brought their cattle unto Joseph and Joseph gave them bread in exchange for horses and for flocks and for cattle of the herds and for the asses and he fed them with bread for all that year. When that year was ended they came unto him the third year and said unto him, we will not hide it from my Lord how that our money is spent, my Lord also hath our herds of cattle, there is naught left in the sight of my Lord but our bodies and our lands. Wherefore shall we die before thine eyes, both we and our land? Buy us and our land for bread and we and our land will be servants unto Pharaoh and give us seed that we may live and not die. That the land may not be desolate.

And Joseph bought all the land of Egypt for Pharaoh for the Egyptians sold ever man his field because famine prevailed over them so the land became Pharaoh's. And as for the people, Joseph removed them to cities from one end of the border of Egypt even to the other end thereof. Only the land of the priests took he not, for the priests had a portion assured them of Pharaoh, and did eat their portion which Pharaoh gave them. Wherefore they sold not their lands.

Then Joseph said unto the people, behold I bought you this day and your land for Pharaoh. Lo! here is seed and ye shall sow the land and it shall come to pass in the increase, that ye shall give the fifth part to Pharaoh. And Joseph made it a law over the land of Egypt, unto this day that Pharaoh should have the fifth part except the land of the priests, only which became not Pharaoh's.

Now history don't state the amount Joseph paid for the corn and food, yet it must have been purchased at very low prices, for history doesn't speak of Joseph being troubled with any scarcity of money when he purchased the grain, for this he must have done, for the scripture plainly states that the land before the famine was owned by the masses. That every man had a field and farther states they were free men and owned horses, cattle, flocks and asses. From history it seems when the famine first began they must have had at least twice as much in money as they possessed in stock. This must have been all the money paid them by Joseph during the seven years of plenty, for it stated Joseph fed them one year for their stock and the other four years for their bodies for slaves and their land as they said to serve as a slave forever.

Has history, either profane or christian, ever found a ruler more covetous and unmerciful than was Joseph to those helpless people, even those whose hands had sowed, planted and tended, reaped, threshed and gathered in store that which God had caused to grow that all might be fed.

Joseph had been given full authority and he advised Pharaoh to appoint a wise and discreet man

to look after the interests of the people that they might be cared for during the seven years of plenty and lay up in store plenty that the land should not suffer. When the famine came, the covetous nature of Joseph proved to be as hard to satisfy as was the famine. In the first place there was no reason why he should have charged such prices for grain that he got all the money of the people of Egypt and all the money of Canaan, his native land, and that too was of his father and brothers for what grain it took to keep them for only two years. He charged them as much for two ephohs of grain as he paid them for seven.

He certainly was a chip off the old block. Yes, even more; he must have had some of the timber of the mother of the old block, or in other words, he had inherited the covetous nature of his father and the deceptive nature of his grand-mother. His father one time met Joseph's uncle, Esaw, when he was tired from hard labor in the field and faint with hunger, coming in from the field. Jacob had a morsel of meat and some hot pottage which Esaw asked him for, but young Jacob refused, but offered to sell the morsel, not for what it was worth, but demanded the enormous price of Esaw's birthright, the birthright being equal to all of their father's possessions. Now, Esaw was very faint and near to die and to save his life he sold his birthright. But Jacob was not satisfied with just his brother's birthright, which he had bought for much less than it was worth, but he and Joseph's grandmother, through false pretense and deception and lying, succeeded in stealing his Uncle Esaw's blessing, which crime gave his father such a guilty conscience he fled from the face

of his brother Esau and went to the house of Joseph's great uncle and married two of his daughters, one of which was Joseph's mother and Joseph's father went into partnership with Joseph's grand-father in the cattle business.

Jacob secretly discovered that by peeling hazel and poplar poles and placing them in the watering troughs would cause the offspring of the cattle to be ring streaked and striped and spotted in color. He then went to Joseph's grandfather, who had changed his wages ten times. Jacob proposed to take the ring streaked, striped, speckled and spotted cattle all out from among the cattle and just leave such as was without white remain. Then from the offspring of those of solid dark colors he would take the speckled, spotted, streaked and striped for his portion, which Laban agreed to; which contract soon made Jacob rich and Laban poor.

So we see Joseph's ancestors were covetous and desired to be lord over their brethern and to have them bow down to them. Even wanted nations to bow to them and people to serve them. This is brought out by Joseph's grandfather's prayer when asking God to bless Jacob. Joseph showed his father's love for cattle, when he had got every penny both Egypt and Canaan had in the first two years for just bread enough to keep them alive and the poor, hungry people still pleading for bread, yet trying to hide the fact from Joseph that their money had failed. But Joseph coveted their cattle and said, if your money has failed I will feed you one more year for your horses, and your cattle and your flocks and your asses. He seemed to be

proud of the power instead of being ashamed to take from all the families the last family horse and their last mule and their last sheep and their last cow.

Imagine the children petting their family horse for the last time, to see them led away to be traded for bread, which their hands had gathered, that God had caused to grow on their own field, which they had been forced to sell so cheap when Joseph bought it when he made money so high.

But starvation forced the father to lead away the horses though the whole family wept. He dare not raise hand or foot contrary to Joseph's demands. Then when the children found out that their lambs which they had played with must all be taken to Joseph, then they went to their flocks to caress their lambs for the last time, never again to see them play. They too would have to be taken to satisfy Joseph's covetous nature. Then the children go with their mother the last time to milk their own cows, and they too are driven away at Joseph's demand to buy bread from that covetous governor who cheated them out of the food they had raised on their own field. But the worst trial for the parents is yet to come. The children had always been used to plenty of milk and for the mother to hear them cry for what they have been cheated out of by Hebrew covetousness. No one but a mother who has heard their own children cry for milk can really know how the Egyptian mothers must have felt under such circumstances.

But the owners of fields soon began to see that their governor was a hard master and cared nothing for their welfare, but was highly elated over getting all

their money and personal property and to see them so intimidated and humiliated; for that was just what Joseph was glad to see, for his fine apparel and jewelry and governorship seems to have made him very overbearing, proud and unmerciful to the helpless, for he had now accomplished the two first steps that he deemed necessary to rob all property owners of ever again being able to till their fields, for he knew he had all their money, horses, cattle, sheep, goats and asses, and he knew that without them their land was worthless to them. This, the most prosperous free holders must have tried to hide from Joseph as long as possible. But Joseph soon cut off their last hope of success in this, for at the end of one year from the time they gave up all personal property Joseph demanded more money and stock and refused to farther give them food, and gave them their choice, either to comply with his demands or die.

It seems the people starved as long as possible, trying to hide it from Joseph and hoping he would finally have some mercy when they began to die right in his presence. Joseph was as firm and unmerciful as ever and all he would say was, give me more money or stock. Finally the people were persuaded by some one, I don't know who, to confess their helpless situation. It must have been some of Joseph's agents. It might have been the priests, as they were especially favored of Joseph. At last the people finally confessed to Joseph that they had given him all their money and everything they had on earth but their bodies and their lands, and rather than die with starvation they sold him their bodies for slaves and their land for bread.

One would have supposed that when they had gave Joseph all they had and their bodies for slavery, he, as a human being, would have been satisfied, but he was so pleased to know that there was not left one property owner of the thousands of prosperous free holders in the once prosperous land of Egypt except Pharaoh and himself and those Egyptian priests. His own brothers were only sojourners in the land without money, for he had took what they had and carried it into Pharaoh's house. His actions were such his own brothers feared him as a monster of death and for fear of him when they would come in his presence they would fall on their faces, but to cover up his vile covetous nature he spared their lives. But he had not entirely gratified his cruel nature toward the free holders of Egypt, yet who he had robbed of all they had.

He seemed determined to crush out of their lives all hope of being free men. He sent his officers and compelled the field owners in north Egypt to be taken to cities in the extreme south border of the land and the field owners in the south he moved to cities in the extreme north, and those of the west he moved east and those in the east he moved to the extreme west, Gen. 47. Then Joseph was finally satisfied when he had taken the last comfort from the people and torn them away from their homes. Severed from every comfort, among strangers, having no hope except eternal slavery. Was this sent upon the people on account of God's displeasure with them, or that God had gave life and homes and property to so many people and had sent a famine on them in order to

make them slaves, and have them from that time on look to some man for a living instead of God.

It seems not, for God warned the king, the head of the nation, of the coming famine in a plain manner and a convincing way. And then through mercy to Joseph he gave him the interpretation and understanding of just what God would do. This wisdom that God gave Joseph gave him especial favor with the king and raised him from the prison to the Governorship of all Egypt. Then God sent enough grain and food in the next seven years to feed all, both man and beast for the next seven years of the famine. Pharaoh and Joseph seeing an opportunity to rob the people, yielded to the temptation and sowed the seed of who esale slavery, that made the people of both these nations slaves, which soon brought Egypt to naught.

And so far we have no account of God ever visiting Joseph in a dream after he had used the wisdom God had given him for robbery. But what he sowed his offspring had to reap. The law he made in Egypt finally made slaves of all Isreal, Joseph's children included. And he cultivated the seed of covetousness and lordship which he inherited from his father and grandmother to such an extent that it took such a deep root in the Hebrew race it has been a curse to them and all nations with whom they have had any dealings until this day. While from this race there is exceptions to this rule, there having been some of the purest men of God history has ever known in whose veins flowed the Hebrew blood. Yet Joseph's governorship and the laws of national slavery which he made fasten-

ed all Isreal in cruel bondage at hard labor in the iron furnaces of Egypt.

Yet God was merciful to Joseph and allowed him to rule Egypt for eighty years and done all for the poor, vain, evil, covetous man that he was able to receive, and called him away after he had run his race, that He might show to the world the fruits of what this vain man had done. Yet for four hundred and thirty years, during the time the Children of Isreal were in slavery, Joseph was the star of that dark time. The Hebrews reasoned in this way: In the first place Abraham had slaves. Isaac prayed to God that nations and people should serve Jacob, and Joseph had been sold twice as a slave, which made a law of custom of which Joseph was as willing to practice upon others as they had been to practice on him. Which seemed to be as high an idea of justice as the Hebrews were able to practice.

CHAPTER III.

Yet the time came that the Egyptians made the labor of the Hebrews so hard and their burdens so great that God gave a child borned of the tribe of Levi, the spirit of liberty.

He was raised and educated by the king's daughter, but when he became of age he refused to be called the son of Pharaoh's daughter, choosing rather to suffer affliction with his own people than to enjoy the pleasure of sin for a season as Joseph did. One day he saw one of the Egyptians abusing a Hebrew and he slew him, for which he had to leave the country. For forty years he resided in Midia among his relatives,

they being descendants of Abraham by his wife, Ketura. Moses found them quite different from his own people who had been in bondage so long, both the scriptures and profane history declaring the Midianites to have been a liberty loving people

God speaking of this nation by the prophet Isiah calls them his santified ones, and declared there was men among them that regarded neither silver nor gold. And in this nation was supposed to be the home of Job. And from this nation came King Darius, the liberator of Israel from the Chaldean's administration and from Media came the wise men of the east who saw the star when Christ was born. So among this people lived Moses forty years, until God called and sent him back to Egypt to lead his own people out of slavery of which the scripture gives a full history. Moses was successful by the help of God in getting all the children of Israel out of Egypt without either money or sword, but he obeyed the word of God and prayed for the liberty of all his people. Yet Moses knew not what to pray for neither knew he how to pray only as God directed him.

In the first place he was directed to go direct to the Children of Isreal amd tell them he was sent to them by the God of their fathers. And when they asked him what was the name of the God he represented he answered them, I Am is His name, the Lord God of your fathers, the God of Abraham, the God of Isaac, and the God of Jacob has sent me unto you, and all the children believed. Then he went to Pharaoh and said unto him, the Lord God of the Hebrews has met with us and now let us go, we be-

seech thee, three days journey into the wilderness that we may sacrifice to the Lord our God. And in whatever God directed Moses or Aaron to do, that they done, and what they were directed to say, that they said.

Now the Bible history is so familiar to every one of the miracles of God in helping the children to escape from the bondage that they had so long suffered from, and of God overthrowing the host of Egyptians that followed them.

Now, when they were safe from the masters who had made them serve with rigor Moses told them of the exceeding good land to which God was sending them, which he had promised their fathers, but had gave the Amorites of that land four hundred years to fulfill all the time they were to possess that country in iniquity. But God was now with the children of Israel in a cloud by day and a pillar of fire by night. He gave them daily bread to eat and good water to drink. And the angel of God's presence was ever ready to guide them onward to a free country. Now, as the people had perfect rest from their masters and enemies God called Moses to himself in the mount and gave him national and local and individual laws, such as would insure equal rights to all the people and protection to both life and property and protection for the poor.

Moses being absent from the people, they soon became discouraged, for they had been slaves so long and associated with a nation who had dispossessed all its property owners and made them slaves, whom they had been associated with for four hundred years, with the exception of the priests who had always en-

joyed special priveledges. Their priest craft seemed to have led the people to superstition and gave them more of a desire to worship idols and to be around the flesh pots and to stuff themselves on leaks and to be slaves, than to worship the true God and be free. Now, it proved that gold was their chain more than any other idol and they soon persuaded Aaron to make them a god out of gold in the form of a calf. A very popular form of a god among the Egyptian priests. This act of Aaron's greatly pleased the poor old intimidated, superstitious slaves, for they had been taught by the priests of Egypt to reverence the golden idol. Thus they were worshipping when Moses returned and broke up the dance and destroyed their idol, after which Moses gathered them together and read to them the law that he had received of God. Saying the land shall not be sold forever and in all the land of your possession ye shall grant a redemption for the land. If a brother be poor and have to sell his land, when he gets able to redeem it, then let him count the years of the sale thereof and the over plus to the man to whom he sold it that he may redeem his possession, but if he be not able to redeem it to him then that which is sold shall remain in the hand of him which hath bought it until the year of jubilee, it shall go out and he shall return unto his possession, Levit. 25-23 to 28. And if thy brother be worn and poor and fallen in decay with thee, then thou shalt relieve him, yea though he be a stranger or a sojourner, that he may live with thee.

Take thou no usury of him or increase, but fear thy God that thy brother may live with thee. Thou shalt not give him thy money upon usury, nor lend him

thy victuals for increase. Then he read to them the ten commandments and when they tried to look at Moses when he read, his face was shining and his words were more than they could bear, in so much Moses had to put a veil over his face for the people were most all condemned for they were expecting to practice in the new land every sin as was the custom in Egypt. And such as expected to make a living in the promised land by loaning money to their own country men, were convicted and the one that was expecting to loan victuals on increase was disappointed too. The speculators on provisions were greatly discouraged for they said, are we greater than our father Joseph, who made his fortune in increasing the price on provisions when he had it all cornered, and they wanted to go back to Egypt and from that time on was opposed to going any farther with a people that would support a law prohibiting gambling on victuals and drifted away with the wanderers and complainers and grumblers. Then there was another class expecting to deal in chattel slavery, that was greatly discouraged by the law of release ever seven years. Said they, such a law will break up the slave industry, which made Joseph famous in Egypt, which certainly was right for Joseph himself was sold twice and he told his brothers it all happened for their good.

Now, such as had the slave spirit seemed to be entirely blind to liberty for all men and of course such made a great deal of trouble for Moses and were among the grumblers and refused to go up to the land of freedom. Then there was another class who expected to make their fortunes out of real estate, but

there was that law of Jubilee and another section in the law, saying, the land is the Lord's and shall not be sold. Now that was another law that gave the land grabbers to understand the land was for the good of all and not to be lorded over by man, but was for a permanent homestead for free people; so that put the land speculators to grumbling themselves to death, they having no desire to live where they could not rob their fellow men of their home.

It seemed their life in bondage working upon their covetous natures inherited from their forefathers, had so corrupted most all of them they were deficient in honesty and moral courage. Yet God, to encourage them, had Moses to send twelve chosen men to spy out the land and report of what they had found. They were surprised at the richness of the land and its natural resources, but ten out of twelve were afraid of the inhabitants of the land and brought back an evil report. But there were two of those spies that had another spirit and the moral courage to rejoice in the law that condemned every evil that had been practiced in Egypt, and were thankful to God for the angel of His presence to guide them out of such a cursed land of slavery and was anxious to be a soldier under the captian of God's host. Their love was so strong for liberty that they now had nothing to fear that the poor old intimidated slaves suffered from.

Yet it was hard for those two brave men to convince men that loved their evil habits better than the God of liberty. It seems that the children were teachable, or more so than the older ones in which seemed to be victims of most every vice for when some heard the

law thou shalt not kill, they could no longer look at Moses for if they was to be deprived of killing some one they hated and would have to live in a land where they would not be allowed to kill a servant and it would be a disgrace to kill, it would be too much for them to have to bear and they said away with such a land and such laws. Let us return to Egypt where might is right. Then there was another class that could not look at Moses when he said, thou shalt not bear false witness against thy neighbor, for they were always a ready false witness for reward, and to think of going to a country where one would be in disgrace for lying and would be condemned publicly before the judges and even punished if found guilty. Just the thought was very offensive to them. Such, gathered together and complained to Moses and claimed with their lying tongues they were not afraid for themselves but were afraid their children would starve to death in a land where there were so many strange nations.

But now the people of all Isreal are in their promised land. They escaped from their masters and crossed the Red Sea without a ship and the river of Jordan without a bridge; without the use of money, without the sword, without coin bonds, without making a popular loan, and without a public debt, and without usury. And the people were a successful nation as long as they observed the law God gave them to govern their nation, but when they got them a king like the Egyptians, Solomon led them back into adultery and idolatry; yet he had all the twelve tribes as his subjects, from whose labor he accumulated great quantities of gold and built and dedicated a very costly

house to the God of Isreal. And of the flocks and herds of his subjects he caused to be slain and offered great numbers of both sheep and cattle. In fact, he made the greatest public display of his royal worship of any of the kings of Israel.

But he soon began to act as God said a man as a king would act when he got all the power, as is spoken of in Samuel 8-11 to 17. Wherefore, said the Lord, the king would take what he liked for his own self from that for which the people had labored and will take your fields and your vineyards and your olive-yards and he will take the tenth of your seeds and of your vineyards to give to his officers and to his servants.

Now, the scriptures say that King Solomon's individual wealth was the greatest of all the kings of Israel and the people put up with his covetous and lustful way of living and his idolatrous habits. Yet he confesses himself that his efforts to gratify his lustful passions resulted in nothing but vanity and vexation of spirit. Also he had great possessions of great and small cattle above all that were in Jerusalem before him. And he gathered to him silver and gold and the peculiar treasurers of kings and of his provinces; and he got him men singers and women singers and the delights of the sons of man of musical instruments and that of all sorts; and he was greater than any other in Jerusalem.

Then Solomon looked on all his works and saw how vain he was. Then he began to see how near his time was at an end and the time was at hand that he could not longer reign in his glory. Said he, life was of him hated, for now he saw he could take nothing

with him, neither could he stay with his earthly glory, and would have to leave all his money and wealth for another man, and it seemed to be a question in his judgment whether it would be left to a wise man or a fool. Then went about this old man in despair, for he said, to leave all his wealth to one who had not labored for it, to him was vain and a great evil and he confessed that his heart had no rest at night for it is said he gave his heart to know wisdom. He must have known something of domestic affairs, but in this he seems to have learned to say but little, yet he claims his great wealth is a vexation of the spirit,

He is not the only one who was tired of his ungodly life here on earth. When Solomon was dead the old men of the nation told his son that his father had made the yoke of bondage greivous to them and asked him if he would not make them lighter; and he said unto them, depart ye for three days and then come again, and they departed. And King Roehaboam consulted with the old men who stood before Solomon his father while he yet lived, and they advised him, saying, if thou wilt be a servant unto this people and will serve them and speak good words unto them, then they will be thy servants forever. But he forsook the council of the old men which they had given him, and he consulted the younger men who had grown up with him and which stood up before him, and said unto them: What council give ye that we may answer these people who have spoken to me, saying, make the yoke which thy father did put upon us lighter.

And the young men that were grown up with him said, this shalt thou speak unto this people that speak

unto thee, saying, thy father made our yoke heavy, but make thou it lighter unto us. Thus shalt thou say unto them, my little finger shall be thicker than my father's hand and whereas my father did load you with a heavy yoke, I will add to your yoke. My father hath chastised you with whips, but I will chastise you with scorpions. So when the people came back the third day to hear what Rehoboam's answer was, they heard this reply spoken in a rough manner, after the manner of the young men's council. So Isreal saw there was no part left for them,

Here we have one of the many object lessons of the cruelty of the wealthy to the poor, showing the fruits of Solomon's marrying into a nation whose god was an idol without mercy. This young king, whose mother was one of the "Ites" of the land, and her son made a great mistake when he took the advice of man instead of asking God to direct him. His father dreamed he asked God to give him wisdom to go in and out before the people instead of God. So when he had become great in the eyes of men and loved so many women of other nations contrary to the commandments of God, he had his reward. In this he done wrong and willingly, for God had told him if he went in the way of other nations and served their gods, He would leave them and the city and the house he had built desolate and the wicked of Israel a laughing stock to other nations. Now it was not the house he had built, for God or the necessary public improvements he had made, that God was displeased with, but it was the way he abused his servants and married many women who were worshippers of idols and for

them he built houses of worship of idols and in so doing he set a wicked example and dug a pit into which his own children and servants fell.

Now as we see Rehoboam was still worse than his father to his subjects, the people thought they must have a king and they took one of Solomon's servants, Jeraboam by name, who was a worshiper of gold and a man unacquainted with God in spirit and the one Solomon sought to kill, who fled into Egypt, for a prophet had said God would take the kingdom from Solomon and give it to his servant. That was what made Solomon say he hated to have to leave his wealth which he had accumulated to his servant. Now this Jereboam made for himself out of the gold for which he had not labored a god of gold in the form of a calf which he placed in Bethel and another in Dan and then to perfect his apostasy Jereboam declared to the ten tribes of Isreal that this God of gold was the power that had delivered them out from bondage, but God sent prophets warning the different rulers, kings and priests to refrain from worshipping gold and from taking of fields and vineyards from the laboring classes

Now there was Naboth's vineyard which Ahob took by force and slew an industrious and innocent man whom God avenged. Then to show God's care for the widow and his dislike for slavery when the widows' creditors were going to take her home and her two sons for slaves to satisfy the debt, God increased the oil until they were able to meet their obligations, Kings 2-4. Now this widow was the widow of one of God's prophets.

CHAPTER IV.

Then all Judea and Jerusalem were given over to bondage for a time of about seventy-five years on the account of their idolitry and their king and many of the children of Israel were slain by the Chaldeans, whose king was Newchadnezzar, whose soldiers destroyed the temple at Jerusalem and carried away their gold god and all other valuable metals and everything of value, with thousands of Israel as captives, and destroyed every form of their government. For which they claimed to be justified in doing on account of their form of government not being up to the standard of scientific principles and lacking in commercial tact, which the kingdom of the Chaldeans claimed to possess. Yet the king condescended to have a few of the most intelligent young men of the Hebrew race to be educated and taught the languages and learning of the Chaldeans.

While God permitted the subjugation of the Hebrews on account of their refusing to obey Him as a nation and after warning them and entreating by the mouth of inspired men, yet God was with all of them who were innocent and such individuals as were some of these captives, God especially favored, as God always does; as God always comforts His people who are true to Him. Now the Jews soon found their masters somewhat different from those the Egyptians had to serve.

The Chaldeans differ from the Egyptians, Chaldeans being farther advanced as a commercial nation, having a different system of slavery and were more for subjugation of all other weaker nations by force of

arms to their form of government. Yet not to chattel slavery but to credit slavery. And was the first nation history speaks of that adopted the gold standard, which was worshiped by them as their most powerful god, for by its scarcity and the power it had gained in the esteem of all nations. The Chaldeans had learned what power it possessed on account of its scarcity and it gave them a chance to practice usury. So when they conquered the Jews they took by force all the gold that could be found and levied a big tax on their fields, vineyards and olive yards and houses. Then to get all the reward of the labor of that conquered country, money was loaned and mortgages taken on all property.

But let us return to the captives who were taken to Babylon, among whom are four whose history I will give in part. Their names were Daniel, Shadrach, Mesbach and Abednego.

These men were placed among the wise men as they were called in Babylon and were of those that stood before the king. And as it was in Egypt that the king dreamed dreams, so it was with the king of Babylon. But it differed in so much that the king of Babylon forgot his dream, but it in some manner troubled him so much he called magicians and the astrologers and the sorcerers and Chaldeans and they came and stood before the king. And the king said unto them, I have dreamed a dream and my spirit was troubled to know the dream. Then spake the Chaldeans to the king. Oh king, live forever, tell thy servants the dream and we will show the interpretation. The king answered and said to the Chaldeans, the thing is gone from me. If ye will not make known

unto me the dream with the interpretation thereof, ye shall be cut in pieces and your houses shall be made a dung hill, but if ye show the dream and the interpretation thereof, ye shall receive of me great gifts and rewards and great honor. Therefore shew me the dream and the interpretation thereof.

They answered again and said, let the king tell his servants the dream and we will shew the interpretation of it. The king answered and said, I know of a certainty that ye would gain the time, because ye see the thing is gone from me. But if ye will not make known unto me the dream, there is but one decree for you for ye have prepared lying and corrupt words to speak before me until the time be changed. The Chaldeans answered before the king there is not a man upon the earth that can shew the kings matter, therefore there is no king, lord nor ruler that asks such things of any magicians or astrologers or chaldeans and it is a rare thing that the king requireth, and there is none other that can shew it before the king except the gods whose dealings are not with the flesh.

For this cause the king was very angry and furious and commanded to destroy all the wise men of Babylon. And the decree went forth that the wise men should be slain and they sought Daniel and his fellows to be slain. Then Daniel answered with council and wisdom to Arioch, the captian of the king's guard, which was gone forth to slay the wise men of Babylon. He answered and said to Arioch, the king's captian, why is the decree so hasty from the king, then the captian made known the thing to Daniel? Then Daniel went in and desired of the king that he would give him time and

he would show the interpretation. Then Daniel went to the house and made the thing known to his three companions, Shadrach, Mesbach and Abednago, that they would desire the mercies of the God of Heaven concerning this secret, that Daniel and his fellows should not perish with the wise men of Babylon.

Then was the secret revealed unto Daniel in a night vision. Then Daniel blessed the God of Heaven. Daniel answered and said, blessed be the name of God forever and ever, for wisdom and might are His and He changeth the time and the seasons; He removeth kings and setteth up kings; He giveth wisdom unto the wise and knowledge to them that have understanding. He revealeth the deep and hidden things; He knoweth what is in the darkness and the light dealeth with him. I thank Thee and praise Thee, O Thou God of my fathers, Who has given me wisdom and might and hath made known unto me what we desired of Thee, for Thou has made known unto us the king's matter.

Therefore, Daniel went in unto Arioch whom the king had ordained to destroy the wise men of Babylon. He went and said, destroy not the wise men of Babylon. Bring me in before the king and I will show unto the king the interpretation. Then Arioch brought in Daniel before the king in haste and said this unto him: I have found a man of the captives of Judah that will make known unto the king the interpretation. The king answered and said unto Daniel: art thou able to make known unto me the dream which I have seen and the interpretation thereof? Daniel answered in the presence of the king and said: the secret which the king hath demanded, can not the wise men, the as-

trologers, the magicians, the sooth sayers, show unto the king, but there is a God in Heaven that revealeth secrets and maketh known unto the king what shall be in the latter days.

The dream and the visions upon thy bed are these As for thee Oh king, thy thoughts came into thy mind upon thy bed what should come to pass hereafter, and he that revealeth secrets maketh known unto thee what shall come to pass. But as for me, thy secret is not revealed unto me for any wisdom that I have more than any living, but for their sakes shall make known the interpretation to the king and that thou mightest know the thoughts of thy heart. Thou, Oh king, sawest and behold a great image. The great image whose brightness was excellent stood before thee and the form thereof was terrible. This image's head was of fine gold, his breast and arms of silver, his belly and his thighs of brass; his legs part of iron and part of clay. Thou sawest till that a stone was cut out without hands which smote the image upon his feet that were of iron and clay and break them in pieces. Then was the iron, the clay, the brass, the silver and the gold broken in pieces together and became like the chaff of the summer thrashing flour and the wind carried them away that no place was found for them and the image became a great mountain and filled the whole earth.

This is the dream and we will tell the interpretation thereof before the king. Thou, Oh king, art king of kings, for the God of heaven hath given thee a kingdom, power and strength and glory. And wheresoever the children of men dwell, the beasts of the fields

and the fowls of the heaven hath He given into thy hand and hath made thee ruler over them all.

Thou art this head of gold. And after thee shall rise another kingdom inferior to thee and another third kingdom of brass, which shall rule over the whole earth. And the fourth kingdom shall be strong as iron, for as much as iron breaketh in pieces and subdueth all things, and as iron that breaketh, all these shall it break in pieces and bruise, and where as thou sawest the feet and toes part of potter's clay and part of iron, the kingdom shall be divided, but there shall be in it the strength of iron. For, so much as thou sawest the iron mixed with miry clay, and as the toes of the feet were part of iron and part of clay, as the kingdom shall be partly strong and partly broken. And where as thou sawest iron mixed with miry clay they shall mingle themselves with the seed of men, but they shall not cleave one to another even as iron is not mixed with clay.

And in the days of these kings shall the God of Heaven set up a kingdom which shall never be destroyed and the kingdom shall not be left to other people, but it shall break in pieces and consume all these kingdoms and it shall stand forever. For so much as sawest the stone was cut out of the mountain without hands and that it broke in pieces the iron, the brass, the clay, the silver and the gold, the great God hath made known to the king what shall come to pass hereafter, and the dream is certain and the interpretation thereof is sure. Then the king worshiped Daniel and also said unto him, of a truth it is, that your God is a God

of Gods and a Lord of kings and a revealer of secrets, seeing thou couldst reveal the secret.

The king made Daniel a great man and gave him many gifts and made him ruler over the whole province of Babylon. And Daniel requested of the king and he set Shadrack, Nesbach and Abednego over the affairs of the province of Babylon. But Daniel sat in the gate of the king. Then the king of Babylon made an image of gold. Then the king sent and gathered together the princes, the governors and the captains and judges, the treasurers, the councilors, the sheriffs and all the rulers of the provinces to come to the dedication of the image, which the king had set up. Then when all were assembled, then an herald cried aloud: To you it is commanded, O people, nations and languages. That what time ye hear the sound of the cornet, flute, harp, sack but psaltery, dulcimer and all kinds of music, ye fall down and worship the golden image that the king hath set up. And who so falleth not down and worshipeth shall the same hour be cast into the midst of a burning fiery furnace.

Then, when the music started, all of that great host of people fell down and worshipped the golden god of the Chaldeans with the exception of three of the captive Jews, Shadrach, Mesbach and Abednego, who carelessly stood as they were protected by ten million well armed soldiers; yet they were unarmed with carnal weapons. But they would rather be burned than to worship a false god and a god who always hid in time of war. A god without a conscience, without mercy, without wisdom, without understand-

ing; only worshiped by idolators, yet of itself was blameless, yet had been made the standard of money by Babylon, a heathen nation from which the king bound all contracts of usury on his subjects to fasten upon them the credit system, of which their own native country was at that very time suffering; the curse of gold monetary slavery.

No wonder they faced the king and all his mighty men of war and the fiery furnace, yet some would have advised them to have submitted to the kings as much as they were so much in the minority and their nation and city were in a desolate condition any way and as much as Daniel was not making any kick and as Daniel is careful as the writer of this not to tell what his views were. It might have been his office kept him from committing himself, as did his companions, yet all three of those rebels against the king were holding offices of trust at the time of the rebellion.

But God said, by the mouth of one of His prophets, He would make man more precious than gold, and this seemed to be one of the tests that the world should have a precedent where, if a man was a true man of godly principles, he would be true to principle rather than worship a gold god for the sake of an office at a big salary, when they knew it would enslave a nation or the world to the credit system. So these three men fully made up their minds to obey God rather than man and trust Him with their lives, and when they were called before the king to answer, then the king spoke and said: O Shadrach, Mesbach and Abednego, do not ye serve my gods and worship the golden image which I have set up? Now he offered

them one more chance to fall down and worship the gold god, but if not, to be cast into the fiery furnace; and who is that God that can deliver you out of my hands?

Then Shedrach, Mesbach and Abednego answered, we are not careful to answer thee in this matter. If it be so our God whom we serve is able to deliver us from the burning fiery furnace, and he will deliver us out of thine hand O king. But if not be it known unto thee O king, that we will not serve thy gods nor worship the golden image which thou hast set up. Then was the king full of fury and the form of his visage was changed against Shedrach, Mesbach and Abednego. He commanded the furnace to be heated and commanded his most mighty men of his army to bind Shedrach, Mesbach and Abednego and to cast them into the burning fiery furnace. The furnace was so hot when they cast them in bound it slew the mighty men of the kings army.

Now the king was looking in and was sure he saw all three of the captives fall down in the furnace bound hand and foot, but was surprised and rose up in haste and spake unto his councilor, did we not cast three men bound into the midst of the fire? They answered and said unto the king, true O king! He answered and said, lo, I see four men loose, walking in the midst of the fire and they have no hurt and the form of the fourth is like the son of God. Then Nebuchadnezzar came near the mouth of the burning fiery furnace and spake and said, Shedrach, Mesbach and Abednego, ye servants of the most high God, come forth and come hither. Then the three came

forth out of the midst of the fire. And then the princes and governors and captains and the king's councilors being gathered together saw those upon whose body the fire had no power. Nor was a hair of their head singed, neither were their coats changed nor the smell of fire had passed on them.

Then this king of idolatry spoke and said: blessed be the God of Shadrach, Mesbach and Abednego who hath sent His angel and delivered His servants that trust in Him, that they might not serve nor worship any god except their own God. For there is no other god that can deliver after this sort. Then the king promoted these three Godly men in the province of Babylon. Then after this king Nebuchadnezzar dreamed he was a great tree, whose height reached into Heaven and the breadth unto the end of the earth. Then he seen a holy one come down from Heaven and commanded that he should be cut down and all his branches should be scattered; and the holy one commanded that his heart should be changed from a man's and a beast's heart given him. This was demanded by the holy one.

Now Daniel interpreted the dream to the king to this effect; that if he did not break off from his sins by righteousness and his iniquities by showing mercies to the poor, least the God of Heaven should take away from him all the manly spirit from his heart and he would only enjoy himself with men of beastly natures. But the king heeded not the warning, but continued in his boastful, beast-like manner until a voice from Heaven, saying, O King Nebuchadnezzar, to thee it is spoken, the kingdom is departed from thee. And as

it was spoken his reason all left him and he was without man's understanding, and his councilors left him as they would a wild beast, and he was humbled far below the millions he had subjugated; but there was none among the poor so low as the position God humbled him to.

His nature was so completely changed, his appetite was for grass, which he ate like an ox. His hair grew coarse like an eagle's feathers and in that condition he roved about in the rain and dew all wet, not knowing enough to seek shelter from the rain. And his nails grew long and slim like birds' claws. Then reason came to him and he realized what had happened him of the evil life he formerly lived. Then he called all his councilors to return and he was again established in his kingdom with excellent majesty. Then he acknowledged the God of Heaven as being just in all His works and ways and judgements and he declared that all that walk in pride He is able to abase.

Now the Jews found the Chaldeans very proud of their form of government, and as a rule worshipers of science and all mental development leaving and neglecting the natural man without spiritual development and without God, war-like covetous, especial worshipers of specialists in any and all science or wisdom to such was given gifts and was honored one of another. Such as owned gold were the lords of gold, such as owned silver were the lords of silver; successful dealers in brass were worshiped as the gods of brass; such as were successful dealers in iron were honored as lords or gods of iron; such as were wealthy

dealers in wool were the lords of wool, and in fact every specialist in merchandise was honored by the king, and other lords, such as extensive landlords, dealers in cattle, horses, sheep and fine wheat and flour. All who were successful were especially honored by the king, but the poor were neglected and taxed so high it was by the hardest kind of labor that they could live. Yet their city was one of the finest that has ever been built on earth. Her palaces were large and handsomely furnished.

There was a high wall which was thick and strongly constructed. The gates were of sufficient strength to withstand any armed force of ancient instruments of war and through its center ran the river Euphrates, whose depth was sufficient to make it impossible for an army to enter the city by it in sufficient force to endanger the city, yet the enemy who finally took the city turned the river from its natural course and affected an entrance to the city by way of the river for his army and took the city. But, as it was with Nebuchadnezzar, who was king of kings and was a great natural man, yet in him was weak places. He helped the strong instead of the weak and gave to him that had abundance instead of him that had need, and worshiped that which is good that is gave to man instead of God who gave it. And most all the vain man's life he gloried in his own wisdom instead of God, yet God was patient with him, yet he refused to take warning.

But the time came when God taught him He had all the power and made the proud old monarch humble himself as low as man has ever been known to have to sink, till he was willing to leave a testimony on this

earth to all proud kings that God has all power to bring kings to judgment and can overthrow proud nations at His will, and by whom He will.

Then after his death his son, Belshazzar, took the kingdom, but heeded not the warning that God had gave his father. But honored the wealthy and oppressed his subjects without mercy, with his power, that the providence of the Media rebelled against this young king, and unexpected to the lords of Babylon and the king and the wealthy merchants of Babylon. The Meades were unreconcilable and when they offered their gold and silver at usury they wouldn't regard it. They had been imposed upon by the Chaldean administration as long as they could bear it and their leader could not be bought at any price with gold and silver to sell the poor of their nation; and Belshazzar's army returned to the city of Babylon with tidings to the young king that the ultimatum of the Meadian officers was the unconditional surrender of the Chaldean kingdom and the city of Babylon.

Then Belshazzar gathered all his lords and rulers of Babylon into the city and strengthend his army to make a strong defense inside its high walls. But as old Nebuchadnezzar was a strong king, yet had his weak places, so was the great wall around the city of Babylon. When the Meadian army arrived at Babylon they laid siege against its walls to draw the attention of Belshazzar's soldiers, yet secretly they dug a large ditch to intersect the one that had been made in digging to make the wall by the Chaldeans in the days of its construction. Yet they managed to keep this secret from the king of Babylon inside the walls. So King

Belshazzar, to keep his people blinded to any thought of fear, on the part of him and his lords he made a grand feast for a thousand of his commercial lords and drank wine before the thousand. Then Belshazzar called for the golden and silver cups which his father had taken out of the temple at Jerusalem, that the king and his princes, his wives and concubines might drink therein. Then out of them they drank wine and praised the gods of gold and of silver and of brass, of wood, of iron and of stone.

And in the same hour came forth a man's hand and wrote over against the candle stick upon the plaster of the wall of the king's palace, and the king saw the part of the hand that wrote. And the king's countenance changed and his thoughts troubled him so the joints of his loyns were loosed and his knees smote against one another. Then the king cried aloud to bring in the Chaldean sooth-sayers and he said unto those whom he called wise: whosoever shall read this writing and show me the interpretation thereof shall be clothed with scarlet and have a chain of gold about his neck, and shall be the third ruler in the kingdom. Then came in all the wise men but they could not read the writing nor give the interpretation.

Then was King Belshazzar greatly troubled and his countenance was changed in him, and his lords were astounded. And the queen spoke unto the king and said, let not thy thoughts trouble thee nor let thy countenance be changed. There is a man in thy kingdom in whom is the spirit of the Holy Gods and in the days of thy father light and understanding was found in him, for so much as an excellent spirit was found in

him and age and understanding interpretations of dreams and showing of hard sentences, and the dissolving of doubts was found in Daniel. Now let him be called and he will show the interpretation. Then was Daniel brought in before the king. Then spoke the king to Daniel and said: I have heard of thee in that the spirit of the Gods dwell in thee and that light and understanding and excellent wisdom is found in thee. And now the wise men and astrologers have been brought in before me that they should read this writing and make known unto me the interpretation thereof, but they could not show the interpretation of the thing. Now if thou canst read the writing and make known unto me the interpretation thereof thou shalt be clothed with scarlet and have a chain of gold about thy neck and shall be the third ruler in the kingdom.

Then Daniel answered and said before the king, let thy gifts be to thyself and give thy rewards to another. Yet I will read this writing unto the king and make known unto him the interpretation. O thou king, the most high God gave Nebuchadnezzar, thy father, a kingdom and majesty and glory and honor, and for the majesty that He gave him all people, nations and languages trembled and feared before him. Whom he would he slew and whom he would he kept alive, and whom he would he set up and whom he would he put down. But when his heart was lifted up and his mind hardened in pride he lost all his mercy and reason and God took his glory from him and he was driven from the sons of men; and his heart was made like the beasts' and his dwelling was with wild asses. They fed him with grass like the oxen till he knew that the most

high God ruled in the kingdom of men. And thou, his son, O Belshazzar, has not humbled thine heart though thou knewest all this, but hast lifted up thy self against the Lord of Heaven. And they have brought the vessels of His house before thee and thou and thy lords, thy wives and thy concubines have drank wine in them, and thou hast praised the gods of silver and of gold, of brass, iron, wood and stone, which see not nor hear nor know, and the God in whose hands thy breath is—whom thou hast not glorified—from whom this hand was sent and this writing was writen. And this is the interpretation of the thing:

God has numbered thy kingdom and finished it. Thou art weighed in the balance and art found wanting. Thy kingdom is divided and given to the Meadians and Persians.

And that same night was Belshazzar slain and Daris, of Media, was crowned king of Babylon. For all Babylon was and is yet a golden cup in the hand of the Lord. Yet it is found wanting as a kingdom, God having something better for His people which we will speak of later. And the kingdom of the old city was of light weight, whose standard of law and righteousness which only protected property and the life and safety of the popular and rich. It was and yet is the enemy of the laboring class and the kingdom of God. While the old city changed locations and was destroyed, and a seat of government of might makes right was for a time made as strong as iron mixed with miry clay located at Rome, and Cæsar's kingdom was strong for a time as iron. Even for centuries Babylon, from its new name, Rome, held the supremacy of the Babylon-

ish power of might is right until it mixed priest craft with its Babylonish laws, as did Egypt, which, spoken in other words, is mixing iron with miry clay, of which I want to speak more fully hereafter.

But let us return to the Children of Israel, who we find partly carried captives to Babylon and all Canaan forced to except Babylonish laws and customs. This state of affairs brought grief and desolation and poverty to the once free and happy descendants of Abraham. Now among the twelve tribes history only gives the account of the tribes of Levi and Judah that returned to their own country to rebuild their city, Jerusalem. And the covenant and laws given them of Mount Sinai. They were favored by the Media and Persian administration of Babylon to return and were allowed a protectorate form of government under the guardianship of Babylonish government, they not being thought competent of self-government, according to the judgment of the wise men of Babylon. Yet they were allowed to discard the laws and customs of Babylon in their internal affairs according to their own law if they so chose to do.

CHAPTER V.

Now we find when Nehemiah returned to Jerusalem he found the people in a state of internal slavery, and that to the Jews, by practicing usury, a custom of Babylon. For they disregarded their own laws and such as had money gave themselves up to the Joseph covetous nature and took advantage of their brethern during the years of drouth, and of such as were scarce of money to pay the Babylonish tax, and were com-

pelled to practice the credit system, and were forced to mortgage their land and houses and vineyards and olive groves, and their sons and daughters to buy bread and victuals and pay their taxes; not knowing the power of usury until it was too late, when they found interest concentrated wealth so fast they were soon plunged into credit slavery.

Nehemiah rebuked the nobles and the rulers and said unto them, ye exact usury every one of his brother and he set a great assembly against them and said unto them, we, after our ability, have redeemed our brethern, the Jews, which were sold unto the heathen and will ye even sell your brethern, or shall they be sold unto us. Then said Nehemiah, I like wise and my brethern and my servants might exact of them money and corn. Then said he, let us leave off this usury and then he prayed to restore unto them even that day their lands, their vineyards, their olive yards and their houses and sons and daughters; also the hundredth part of the money and of the corn, the wine and the oil, that ye exact of them. Then said they we will restore their's and will require nothing of them, so will we do as thou sayest. Then Nehemiah called the priests and took an oath of them that they would do according to this promise. Then Nehemiah shook his lap and said, so God shake out every man from Israel that performeth not this promise; and all the congregation said amen and praised the Lord.—Neh. 5.

I will write a few words of their prayerful confession to God. Now therefore our God, the great and mighty and the terrible God, who keepeth covenant and mercy, let not all the trouble seem little before

Thee that hath come upon us and our kings and our princes and our priests and on our prophets and on our fathers and on all Thy people since the time of kings of Syria took the city, howbeit Thou art just in all that is brought upon us for Thou hast done right, but we have done wicked

Neither have our kings, our princes, our priests nor our fathers kept Thy law nor harkened unto Thy commandments and Thy testimonies, wherewith Thou didst testify against them, for they have not served Thee in Thy kingdom and in Thy great goodness that Thou gavest them and in the large and fat land which Thou gavest them; neither turned they from their wicked works. Behold we are servants this day and the land Thou gavest unto our fathers to eat the fruit thereof and the good thereof. Behold we are servants in it yet it yieldeth much increase unto the kings which Thou hast set over us because of our sins. Also they have dominion over our bodies and over our cattle at their pleasure and we are in great distress. And because of all this we make a sure covenant and write it, and our princes, Levites and priests seal unto it.—Neh. 9, 32-38.

Now this confession makes plain the condition of the people in the land of Canaan and the patience and long-suffering of God with a people who had so long disobeyed Him. Yet He had compassion on them for several centuries, though they soon turned away from the covenant they made with Nehemiah. Then God sent them prophets, by whose mouths He admonished every generation to cease to do wicked and learn to do well that they might be a blessing in their generation

instead of a curse, but their ways were wicked and instead of listening for their good, they stoned the prophets and some they killed.

CHAPTER VI.

Then He sent them this son who healed their sick, opened the eyes of the blind and caused the deaf to hear and healed them so they could walk and cleansed the lepers and raised the dead and preached the gospel of the kingdom of God to the poor and drove the money changers out of the temple and rebuked them for making the house of God a den of thieves. He taught the people not to exercise lordship over one another, nor to lay up for themselves treasures on earth, where thieves could break through and steal and where rust would corrupt; but to lay up treasures in heaven where thieves could not break through and steal, neither could rust corrupt heavenly wealth; but he found most all coveting some earthly treasure and excused themselves on the account their heart was occupied in the land speculation, others in merchandise, some in cattle and some were married to a wife.

Then there were others whose hearts were entirely occupied with their sect, whose doctrines were to them a treasure highly esteemed, some to the Pharisees and some to the Sadducees. Now there were several other sects Christ found to be a treasure to many people. Now among those He found His worst persecutors. Yet they taught that a part of Moses' law ought to be observed and demanded tithes of all the people; had even mint and rue and they bound

heavy and greivous burdens to be borne of the people, but they would not move them with one of their fingers. Yet they omitted the weightier matters of mercy and judgment. They honored the prophets their fathers stoned to death and garnished their sepulchers, yet they killed every prophet of their generation that re-proved coveteousness and usury and all evil practices.

There was a wealthy young man came to Christ and asked Him what he should do to inherit eternal life, and Christ told him to sell all he had and give it to the poor and come and follow Him. Christ thought it nothing but right for him to give it to the poor, for wealth is only obtained by labor and for the poor to get their just dues by the rich doing the right thing; would be a good object lesson to all future generations. Now this young man had not committed adultery, neither had he killed, neither had he stolen, neither had he borne false witness, neither had he failed to honor his father and mother. Yet he had wrongfully got possession of vast wealth, which no man could do, according to the law of Moses, by manual labor. While he could make for himself a good living, there could no one man get rich without other men of Israel suffering the loss of his gain.

Christ simply knowing his vast possessions had been wrested away from honest labor by him or his ancestors, which had robbed many poor in his generation. Then, on the other hand, He could find none of the wealthy willing to leave their treasure in the temporal, although they knew it was the one thing they lacked of having eternal life. And as much as He was compelled, while it might have been his choice, to seek

His disciples and apostles among the poor, who willing left all and followed Him. For Him to have one disciple whose heart was upon a perishable treasure would have caused division, for they would have been of different minds and could not have walked together unless they were agreed.

Yet the masses would have been glad for Jesus to have accepted the kingdom and have ruled over the Jews as did David over Israel, but Christ saw that was not eternal life and though He could have enjoyed eternal life Himself and they in the state found them who were yet under bondage and paid a heavy tribute to Cæsar and victims of individual pride also of covetousness and of a desire to be the greatest among themselves and wanted to exercise lordship over one another so He saw He would have been alone, for their vain corruptible temporal life in slavery would have been repulsive to Him, and on the other hand, His way of eternal life, of liberty, of peace and good will to all people and an easy yoke and a light burden for all labor and every one who was heavy laden and perfect rest for the soul of all, and a free tuition to all to attend His school, being altogether on the free line there would have been no respect of persons, the poor would share equally with the rich, the layman would be honored as much as the priest, pope, elder or bishop and the servant would share equal with his master and the maid would be equal with her mistress: so with the buyer, so with the seller, so with the lender, so with the borrower, so with the taker of usury and so with the giver of usury.

And the haughty people of the earth would be no

more in his eyes than the poor. So Jesus saw eternal life was for all who were willing to receive it as a free gift from God and would not be given to any to be consumed upon their own lusts, but it was a higher life than servitude and one receiving this life made them children of God's free family and would not exercise lordship over his brethern, neither could they practice usury nor be covetous and hold in ones possession the temporal gifts of God which he caused the earth to bring forth for all and thereby rob some of their portion just to make a few wealthy lords.

In the first place Jesus received of God eternal life, which He had in himself, that no enemy, either of internal influence or external, was able to overcome. He was given this kingdom of the Father; neither was there any devil He ever met subtle enough to tempt Him to lay aside His crown as king of the Jews. Yet His kingdom was not as David's was, whose dominion was temporal and carnal; whose warfare was with flesh and blood, and he exercised lordship over temporal things while he himself was a servant of lust and of vain pride. His evil passions were his master and he died a slave to corruption. But in the king of the Jews, His kingdom was not outwardly, but was inwardly. He had power over all disease and power over all devils. He stood alone the sole representative of God's Kingdom, of which John asked the people to behold.

He came here in the form of a servant and overcome every death by sin; and said unto the covetous: birds have nests and foxes have holes but the Son of Man hath not where to lay His head. As it had

been written, they had sold themselves for naught and God sent His son to redeem 'man without money, but He bore all the sins of the people patiently. He felt sorry to see the young man who had great possessions turn away from His advice to abide in a rich death. Then there were other reasons why Jesus felt sorry for the rich when He told them that a man's life didn't consist in what they had in their possessions, for He knew the word of God by the mouth of the prophets, and where He had told King Solomon he would destroy their city and leave their land a desolation, would be fulfilled in that generation. He knew it would soon be taken from them, but he gave them warning yet they were so slow to hear, he was so discouraged about there being any rich man entering the kingdom, he said it would be easier for a camel to go through the eye of a needle than a rich man to enter the kingdom of heaven. This statement almost wrecked the faith of his disciples and they asked him who could be saved, for they supposed the rich had a much better chance to please God than the poor.

Jesus answered them, what was impossible with man was possible with God. While Christ knew the rich would have to give up the evil riches and become as poor as the poorest and would have to except eternal life as a free gift from God, or forever remain a slave to covetousness and toil as did Solomon, who died a rich slave to his own passion. And crying out in his dotage; All what I have in possession is vanity and vexes the spirit.

Yet Jesus loved the rich and sympathized with them, yet He loved liberty for all people far more. Yet

with love and patience He preached publicly the way of life to all alike. Yet the priests and rulers treated Him with contempt and scorn. But Christ, knowing their temple would be destroyed and their city burned and their country would be left desolate and there would be wars and rumors of wars, yet He loved them and tried hard to make them hear in time. But when they rejected Him entirely He looked upon their city and wept for them and said: How oft would God have gathered you as a hen gathereth her chickens under her wings and ye would not. He tried as best He could to explain to His disciples the sin of one person wanting to be greater in any temporal way than his fellow creatures unless it was to be willing. To be more patient and kind to the afflicted and poor, that they might be won to the Kingdom of God, for it was God's good will to give them the Kingdom and the rich, if they would have been willing to have been saved from their domineering ways.

So the one that was willing to be the least and a true servant of righteousness was the greatest in His sight; and the one that wanted to be greater than his fellows that they would have to obey his commands, was in His sight very small. But to show all men that He was Lord of lords and King of kings and One far greater than earthly kings who ruled by force instead of love, mercy and liberty and good will to all. He made Himself the servant to His disciples. He washed their feet and provided them fish to eat. Instead of being served He served them. His good will to all men and His unselfishness caused Him to be loved by many, although He made of Himself no reputation but

was meek and lowly, yet so much the more were the great acts and mercies which God did, using Him as His servant through which He spoke, in so much He outshone all others that had been before Him. For He was like a bright and shining star that grew brighter and brighter, and it was hoped by many that this star would remain in the flesh of one man and that His light would shine forth on the throne of David and that He would gather the twelve tribes of Israel in the little strip of mountainous country which at one time was subject to David's power. But in such a desire they must be disappointed, although He knew He was the brightest star the world had ever seen.

Yet He had no desire to shine in a world whose sun and moon were less bright than His star. For Moses was the light which was as Jacob called, the sun; and Jerusalem was, as Rachel, Joseph's mother, called, the moon, prophetically speaking. While there was the promise unto Abraham, many of his seed shone as stars, but when this star of Bethlehem arose the sun, moon and stars of that world refused to shine; for He revealed love in heighth and depth and length and breadth in a pure and simple way that none of the former lights had ever been able to enjoy; while He had the company of those who had left all to follow Him and the wealthy and such as were rulers came to Him for council and fair maidens left serving to sit at His feet to learn of pure love. Even one maid who loved Him much washed His feet with tears and wiped them with her hair.

While there is no doubt He dearly loved them as the children of God and it would have been lawful for

Him to have chose for Him a wife, yet there was a good reason why He decided different. In the first place His heart was too large and pure to be contented with domestic life, for He saw, as did the prophet, that the days of distress were upon that generation and it would be far better for those whom He loved to be filled with the spirit and freed from sin and in the joy and service of the Lord in His harvest bringing in precious sheaves, than to be giving suck. So He saw no earthly inducements that had any power to swerve Him from His Father's purpose. So He saw it was His Father's will for Him, though a perfect star, although not of that world, to fall to the earth a grain of corn, that, through the power of God He might reappear in the hearts of all the fallen and the lost of this dark world that they would receive God—might shine as clear as He had shone, so He would not abide alone.

Though His star fell and refused to longer shine alone in the flesh, it was a glorious fall, a fall for love a fall for the liberty of the oppressed slaves of sin; but as He fell through the old heaven He sent out such bright rays of love to His enemies, who looked on Him through envy out of their little heavens of the old heaven. Tho' He met his fall like a lamb in innocency. And the stars of the little sect heavens of the Pharisees' and Saducees' heavens and quite a number of other little heavens in which they could only shine, but before His death in the flesh He was careful to explain to His disciples as best He could to them the nature and manner of His second coming to establish His kingdom and told all people to seek first the kingdom of God and His righteousness and all else neces-

sary would be added unto them. For God knew what they needed and He told His disciples to pray God's kingdom to come and to pray for His will to be done here in earth as it is in heaven.

And in another place He told His disciples to not fear for it was God's good will to give them the kingdom. And in another place He told them there be some standing here which shall not taste death till they see the son of man coming in His kingdom and in another place they were standing by Him and He told them His kingdom came not by observation, but it would be in them. Trying to get them to understand it would come in power in the spirit to give mankind a better understanding of righteousness than could be taught them by the ways of man or the letter of what they read.

And after trying for three years to make them understand the nature of His coming kingdom before he was crucified He still saw they were so weak and intimidated by the influence of credit, creed, craft, slavery and the wrong impression made upon their minds by the superstitious priest craft of their generation, He told them just before His death He had many things to tell them, but they could not bear them now, but after He was taken away the spirit would reveal to them all that was necessary for them to know.

Yet after He was resurrected He still taught them some new things according to the scriptures. He opened up their understanding so they could understand the scriptures of all written of the prophets, but told them they must not think just because they under-

stood the scriptures they had it all yet but must wait till they received spiritual power. But just before He left as a servant and in the form of man they asked Him when He was going to return to restore his kingdom. He told them that John baptised with water but they should be baptised with the spirit. And He told them it was not given to those who had just received John's baptism and only understood the scriptures to know the times and the seasons which the Father hath put in His own power, but they should receive power to possess the kingdom after the holy spirit came upon them and then they could be His witnesses and preach His gospel of the kingdom to all nations as a witness, then would the end come. Some have believed that the end of the Aaronic priesthood as an Ecclesiastical body was the end referred to in this prophecy. And the throne of God's Son would be established forever and ever, in which all can enter by the sceptre of God's revealed righteousness into His kingdom. But the scriptures say the unrighteous cannot inherit the kingdom of God. Neither fornicators nor idolators nor extortioners nor murders shall inherit the Kingdom, and such were some who are now in the Kingdom.

But they were washed—but they were justified by the spirit of God and their evil spirits were cast out by the power of Christ's kingdom which has power to cast out of His kingdom every power that offended, and such as would inherit and possess and be possessed of His power must have everything taken from their heart that is evil. But in the early history of Christ's kingdom it suffered great violence and the violence took it by force.

In the first place, Jesus was the first and only representative that was entirely subject to the dominion of the spirit and plainly told those who He met that His God was a spirit. But as it had been with all the spiritual, servants of God that spake as the Spirit gave utterance which met with great opposition and even violent death at the hand of the precept priest craft, so it was with God's own son. Then as soon as others were given power to possess the kingdom and went forth preaching the kingdom as a witness to prove to all men that all unrighteousness was wrong. It offended the kingdom of Babylon at Rome and all those who preached against idolatry and the usury credit system, extortion and adultery were put to death, so the kingdom suffered violence and violence took it by force. Yet before some of Christ's kingdom were slain they left written testimonies of Christ's unselfish love as a King of kings and Lord of lords and governors, and of His desire that His ministers and the subjects of His kingdom might make intercessions and prayers to all those in authority that they might be saved. For Christ would have all men to be saved and come to the knowledge of the truth as it is in Christ, which Paul said, was the only mediator between man and God, to be testified of in due time. This testimony we get out of one of his epistles to Timothy written shortly before he was put to death in Rome and just a few years before the destruction of Jerusalem.

CHAPTER VII.

But we find St. John escaped the violence which many of Christ's ministers of His kingdom had to

suffer and still preached Christ; but after the overthrow of the city of Jerusalem and the Levitical priesthood as an Ecclesiastical power, it seems there were some who tried to continue Ecclesiastical church authority in Asia and claimed that Christ had not come to His people in His kingdom. But St. John wrote a letter to those in Asia who had escaped death at the hands of the Romans and in the epistle he said: Beloved believe not every spirit, but try the spirits whether they are of God. Because many false spirits are gone out into the world. Hereby know ye the spirit of God; every spirit that confesseth that Jesus Christ is come in the flesh is of God. And every spirit that confesseth not that Jesus Christ is come in the flesh is not of God, and this that spirit of anti-Christ that ye have heard that it is should come and even now it is already in the world.

And he wrote to them he knew the Son of God had come and had gave him an understanding that he might know Him that was true and he was in Him that was true, and farther said: He that had the doctrine he Christ, had both the Father and the Son, for they themselves are the only doctrine they have got. And he told them if there came any unto them and bring not that doctrine ask them not in your house, or in other words, if any came unto them without the Father and the Son, ask them not into your house. Now this offended the desolate Ecclesiasticism that had been set up in Asia and they had St. John banished, for there were some like Diotrophes, who loved to have the pre-eminence, who prated against St. John and the elect of God with malicious words.

Yet he was not content therewith but he would not

receive the brethern and forbid them that would, and cast them out of the church. So when St. John was banished to the Isle of Patmos he was visited by the Lord and his angels which revealed to him the sinful condition of the seven churches of Asia and of what was to come to pass hereafter. At that time five out of seven needed repentance; some had fallen from their first love. Others had a seat for Satan and taught the doctrine of Balaam and eat things sacrificed unto idols, others had a name to live and was dead. Then there were others who were neither hot nor cold. Of this class were the rich and increased in goods, and though they had need of nothing, yet in his sight they were poor, miserable, blind, wretched and naked, but in all these conditions he asks them to repent and each one of them that would overcome he would give the morning star and to some he promised to give to eat of the tree of life, others a white stone and in the stone a new name that no one could know except him that received it; then to others he promised to give hidden manna, others he promised to save from the second death.

Then there were those who he set before them an open door that no man could shut and to make them a pillar in the temple of his God and write upon them his new name of the New Jerusalem, which cometh down from God out of heaven. Now this promise was made and worded in such a manner that one could except the promise independent of any fallen church, for he gave them to understand he would remove their candle stick if they did not comply with his will for he knew what they would do. For that reason he did not want the righteous to have to

suffer for the sins of the wicked, yet he knew their seven heavens would have to be rend that some might be saved and that all stars would have to fall before the Lord's day would fully come and he knew it was natural to worship angels. Even John himself had to be reproved for that offense and told to worship God, yet Christ is patient and merciful even to his enemies, yet for the good of all men that all might come to God and enjoy His presence, he had to remove all seven candlesticks for the city unto which he invited all the twelve tribes of Israel, to which he opened to each tribe a gate which was well lighted and had no need of a candle and of course would no longer need a candle stick and as the angels of God showed St. John Christ's kingdom of heaven is like a beautiful city which came down to this earth and makes it new and comes down to man and God himself is man's God and He and His Son, who is as innocent as a lamb, are the light of his kingdom and it has no need of a temple which has to either be lighted by a candle or the moon or the sun to shine in it.

And it was farther revealed to St. John that if nations were saved, that God, Himself would be light for them to walk by. Then the angels told John the only class of people and nations that would be deprived of God as their light. Such as are fearful and unbelieving and abominable and murders, whoremongers and sorcerers and idolaters and liars; for such the angel said were the victims of the second death.

But he farther showed St. John that Christ is able to save the people from this second death and resur-

rect them to a life that these sins, which is unto death would no longer have power over them. The angels showed John that Christ's first resurrection of mankind was from the second death and not from the first death of the natural body, which is a firstt law of God, and all men, both rich and poor, both saint and sinner, have to succumb to it alike. Yet one of the Apostles says there is a spiritual body and Christ Himself said: God is a spirit.

Not that I care to give my views on the doctrines of men nor in any way argue with my brother or neighbor, and I hope all can see there is nothing in the second death to hold to and agree with the angel when he said to St. John, blessed are they who have part in the first resurrection, upon whom the second death hath no power. It seems St. Paul believed God wanted to be with His people but especially opposed idolatry. I will first quote from his writings where he said: What agreement hath the temple of God with idols? For ye are the temple of the living God, as God has said, I will dwell in them and walk in them and I will be their God and they shall be My people.—2nd Cor. 16-16. And in another epistle Paul calles the attention of those to whom he is writing and speaks to them thus: Know ye not that ye are the temple of God and the spirit of God dwelleth in you?

Now some get the temple of God built by man, that has to have temporal light mixed or confused with the living people of God whose light is God's spirit; for James says the body is dead without the spirit. Then I read that God hath no pleasure in the death of him that is dead ~~with the Lord~~; wherefore turn all

and live ye for Christ is come. But the gods of creed craft and the lords of credit have blinded the minds of mankind lest they would see the true light and gain their liberty. So the seven Ecclesiastical churches or seven candle sticks of Asia soon came to naught after St. John testified to them what had been revealed to him on the Isle of Patmos.

Some years afterward Ecclesiasticism was allowed in Rome as a substitute for Christ and His kingdom under restriction, but at any rate the compromise was made and the poor were neglected and labor soon suffered from the curse of usury or credit system. Although it is denounced by the scriptures and is classed among the sins of the second death by the prophets of God, the church was silent, with but few exceptions, and leaned in whatever direction the nation in which it happens to be located is a mind to direct. Just so the nation will favor their priest craft and build them costly synagogues and name and dedicate them in honor to the name of their craft. They have nothing to say against usury.

Centuries have passed by and priest craft is yet in sympathy with credit slavery and usurers are invited to the churches of all, or most all, Ecclesiastical assemblies to partake of what they claim to be the Holy communion of their churches. And there you meet the extortioners at Sunday service, the day set apart by Constantine claiming it to be the day of God, thereby making Christ, the light and the true Sabbath and rest of God's people, of non-effect to those whose eyes are blinded by creed craft.

CHAPTER VIII.

But as Joseph was the first to enforce national credit slavery, Moses was the first to denounce it in one nation and Christ was the first to offer to save all nations from it. Yet God used Moses to denounce the credit system, but the law of custom of legalized usury has been so long practiced upon the nations of the earth most all have become used to it. Many honest people have never given it proper thought. Even those at the head of the nations have never understood the curse of the credit system and the way it wrongfully enslaves the masses of mankind. And while they are intelligent and up to date in many ways in public and national and individual affairs, yet in this one particular they have only looked at it in a local way and many have thought the legal rate of interest some too high, but would call to mind where some one had made a loan, even at high interest, and then was so successful in the investment that they were soon able to pay it and had a handsome profit left for their trouble. Then on the other hand, there were many others who borrowed money and obtained credit by mortgaging property, who seemed to be industrious and made every possible effort to meet the obligation, yet were unsuccessful and lost all their time and labor and part of the property mortgaged to secure the loan.

Now the common way to look at usury and some loosing their property in that way, is that they are among those that are born unlucky, and, on the other hand, some are born lucky and can naturally gather money if they lived on a rock. The majority of men have not taken time to study the power of usury where

the credit system can be forced upon mankind by some unjust law, legalized by dishonest government officials. Of course, even they are excusable when forced to adopt such laws by a stronger nation. But usury has generally been understood to mean a greater per cent. than is provided for by national laws; but the word usury certainly means increase if it is not more than one per cent.

As much as that amount can't be paid without its absorbing all the property of the earth under any law that has so far been discovered to regulate the credit system. Now let us see if all the nations of the earth could afford one per cent. simple annual interest. We will just illustrate this by saying there are some rich Hebrew bankers located in the largest city on earth and were favorably located to receive the commerce of the world. These bankers owned a controlling interest in all the gold mines of the world, also a controlling interest in all the merchant ships of the great and small seas and also a controlling interest in all railroad systems and they had finally cornered all the money of the earth. In so much all nations would agree to borrow all of it at one per cent and all that might be coined from their rich gold mines and all that they had accumulated from their ships and railroad systems.

In the first place, we will just say the entire amount of monetized money of all nations, all told to start with is twenty billion dollars, being equally divided, viz: gold and silver, and those Hebrews would loan the entire amount to the nations of the world at one per cent. annual interest, the notes being drawn for one hun-

dred years, interest payable annually and the nations agreeing to borrow it at the same rate of interest and on the first day of January of each year to borrow of the Hebrews what they had accumulated by their investments at the same per cent. and every note drawn, principle to be paid one hundred years from date. Now the interest the first year would be two hundred million and one hundred times two hundred millions is twenty billion, which would equal the principle, amounting in all, less the interest on the interest, forty billion instead of the twenty billion, which was the first amount borrowed.

Now if it has taken all the nations of the earth since Joseph introduced national slavery, which is thirty six hundred years to gather twenty billion dollars, how can the people of our century gather twenty billion dollars in one century, let alone the amount of one per cent simple annual interest which would begin doubling itself in the third year of the second century, from the time the first loan was made which would be a nice income to the Hebrews each New Year's morning, which would amount to over one-hundred and twenty billion in two-hundred and four years, which would be one-hundred billion usury, not speaking of the interest of the money gathered from the mines, the ships and the railroad systems.

Now if one per cent. usury is a greater amount than can be paid without it absorbing all the property on earth and in earth and on the water and in the water, and it being a less per cent. than the nations are paying, is it any wonder that there are millions of homeless, hungry slaves, and that all nations are poor

as nations and all credit systems are rich. It seems, according to the incorporated capital stock, or rather credit stock, of the credit systems of America, incorporated under the different state laws, each credit system claiming to have a certain amount of capital stock, this, including the railroad credit systems, in all being above twenty-eight billion dollars. And Great Britain claims to be a greater creditor nation than America, and it is claimed a great deal is loaned to American credit systems. England and her colonies, over which she has dominion, the capital stock on credit systems must be at least thirty billion.

Then there is Germany, Russia, Austria, France, Spain, China, Japan and a number of other countries, besides Mexico and South America, all told, it is safe to say would amount to one hundred billion, and at no less than four per cent., which would be four billion per year and would cost the nations ten million nine hundred thousand nine hundred and four dollars per day, four hundred and fifty-six thousand six hundred and twenty dollars per hour; seven thousand six hundred and ten dollars per minute, and one hundred and twenty-six dollars per second, to practice the credit system.

After the credit system has swallowed up all the money allowed as a medium of exchange, this monster is still unsatisfied. Like a famine it devours all before it. It requiring as one year's rations thousands of cattle, and sheep and hogs, innumerable bushels of wheat and corn and vegetables and fruits, and tons of iron and steel, and miscellaneous merchandise and deeds to lands and railroad stock, and interest-bearing bonds on municipalities. And after this monster has

feasted sumptuously for one whole year it is just like the seven ill-favored cattle Pharaoh saw in his dream that were still ill-favored after eating the other cattle larger than themselves, but being ill-favored and bad formed as ever.

The lords of usury in making out reports on the import and export trade, have continually deceived us, saying that exports exceed our imports to the extent of several hundred million dollars annually in our favor, while the reverse is true. For exports and imports have three classifications; first gold, second silver, and third merchandise, which includes all other articles of trade. Now if we have exported, say three hundred million dollars per year more than has been imported, for thirty years the exports would amount to nine billion dollars in excess of imports.

When will they ever send us this other nine billion or how are the books balanced each year? Could it be there is actually Hebrew bankers over in London who just credit American borrowers with three hundred million, the amount of interest we have to pay them and while the credit systems of usury live, the cash systems can't be practiced as it should be. And to farther legalize usury let it be nations or individuals is to fight against the commandments of God; the teaching of the bible. They must fight against the true principles of business and as yet it has enslaved every nation that has adopted its systems.

America's resources for every need of man are unsurpassed on earth, yet our country has less than two billion dollars of money as a medium of exchange, but is paying usury on twenty-eight billion at an average

of five per cent. The annual interest being three-fourths the amount of money allowed us for exchange. Yet the money trust is trying to cut the money medium down one-half to strengthen private credit and get a higher profit on our labor, and to cut off all hope of our sons and daughters going into business in any line of industry with a small capital. There is a trust of credit formed on every article of life and our sons and daughters are compelled to either work as the trusts direct and at their wages or starve. Then the trusts issue usury bonds and sell the profits of our labor to the stock gamblers; so we are slaves in our own country.

But our greatest usury is forced upon us by the trusts of credit. There is the incorporation bonds bearing usury as soon as the corporation is formed and will continue to breed usury bonds as long as the corporation lives. It makes no difference how high its stock sells or how low it will collect usury, while on earth it exists. Then this is not all. The one sidedness of this class of usury, especially transportation incorporation usury. They are not in any way restricted in the number of bonds they issue. It is often twice the amount of the value of all their property.

Yet they are the worst opposers to the government in which they exist, being delivered from the credit system. Yet they exact cash in hand of all their patrons. If they carry a passenger they must buy a ticket, paying the cash for the full distance in advance, they expect to travel; and all local freight must be paid for before it leaves their depot. So must car load lots. While most all merchants and manufacturers and farmers, in fact all producers and consumers,

excepting credit and creed, would like to go to the cash basis instead of credit and Christ instead of creed. But as it is, the railroad credit systems have no less than ten billion credit bonds and stocks in the credit market of which they pay at least five per cent. usury, which they collect of their patrons, which amounts to five hundred million dollars annually. Then high salaries to railroad officials. Many of the presidents of the different companies receive as high a salary as the president of the United States and some even higher. Then, in addition to this, a handsome dividend to stock holders after all other expenses are paid. So you see they practice the credit system with the lords of credit and the cash system with their helpless patrons, which drains the nation of what little money is allowed us as a medium of exchange; robbing both producer and consumer.

The railway being the greatest private credit system in existence and the most dangerous to the cash system, for at the present time its bonds exceed the cash of the nation not less than eight billion, and each year declares a large dividend above all expenses including their interest or usury; while poor old Uncle Sam can only report what he and his children are in debt to this great power of private credit.

While Great Britain as a nation is just as poor as America, being subjugated by her own private credit systems. While they have favored the queen and her royal family with great wealth, yet the masses of Britian and her many colonies are tenants and wage earners, being allowed a small amount of money as a medium of exchange; thereby forcing its labor to slave

wages. Many have wondered how so small a country can support so many people, even if they can force them to labor at such low prices. In addition to this they have to maintain the largest standing army in the world and the strongest and most costly navy to hold all her colonies.

The fact is, the colonies are forced to pay the private credit systems of Great Britain high usury, amounting to many millions yearly. The masses of North America contribute vast sums of money and merchandise to support and enrich England's creditors; for since 1860 America has made heavy usury payments to support the great credit systems of England. And at the time most of the obligations were contracted it was to be paid in the monetized money of America; namely silver and gold at a ratio of about fifteen to one. So it was with most of the obligations of England's colonies and millions of dollars was loaned to India of silver at about the same ratio.

The agents of the great credit systems of England secured help from the credit systems of America to induce congress to suspend any further coinage of silver in America, in 1873, which soon depreciated silver in America and appreciated gold. Yet all merchandise we exported to England, being the leading market of the world, depreciated one-half in value, which so oppressed the producers of America for the next five years, silver was again allowed to be coined in limited quantities and was again raised a few million per year in 1890, but entirely suspended in 1893. So it was in India, which causes all merchandise provisions to fall in value to a less price than prior to 1873;

England being the greatest consumer of provisions their income being just the same as it was when the standard money was silver as well as gold.

Under this new condition they could now buy of those who had to pay their usury interest just twice the amount of provisions as they could under the double standard, for America and the other nations that borrowed of England's credit systems and her colonies and India had to still pay their usury on their old silver loans. The English credit systems having made themselves safe by exchanging all their silver for first class notes, which would bring them as much usury as would paper bought with gold, all the loss falling on the debtors. These creditors are yet receiving millions of dollars of usury on their old silver loans but refuse to take silver for more than half what they sold it for.

It seems the English credit systems are so well satisfied with North American investments of credit that they are greatly interested in fastening the system upon us, as they have upon England, for we clear them a greater amount of money to the amount invested than they can make off Englishmen, for we are not aware of our conditions yet. Not suspecting the final outcome, we are industrious, ingenious, inventive, quick to accept a chance to speculate, very perceiving we will run great risks, hard to discourage, full of self reliance, and after we see we are getting the worst of it we are too proud to own it. We have been taught to respect our political masters and they have taught us we should trust in them more than in a sober thought and a just government guided by the spirit of God.

For that reason, we are greatly desired for credit slaves. So we, with all other nations that have been foolish enough to adapt the English credit systems are as much her credit slaves as her colonies. A yoke of bondage we and our children will have to bear as long as credit is practiced instead of cash.

For by whom a nation is overcome it is the servant of that power to obey. Why then claim to be christianized if we practice the same customs that were practiced by Egypt thirty-five hundred years ago? Is it possible that the love of lordship credit is more to be desired by the rulers of our nations than eternal life and liberty for all their people? For whatsoever ruler that leads his nation into captivity shall go into captivity, for by whatsoever a ruler is overcome and into which he leads his nation, he and his nation are slaves to that master. So when Pharaoh made Joseph governor over all Egypt and gave him liberty to teach his senators and bind his princes at his will, Joseph soon led all Egypt into slavery. While he enjoyed the pleasure of lordship for a short time it dug a pit of slavery for his own nation and his own children with them.

Now it seems the Josephs are not all dead, but the modern Josephs are cunning enough to lead captive the rulers of most all nations into servitude. In so much they have induced the law makers to legalize high usury and to carry national loans for so long the principle in many cases has been paid in usury several times, yet the debt is often funded to favor the great gold trust. But the national debt is only a drop in the bucket, so to speak, where the credit system can obtain a foot-hold on a nation's

industrious, hard-laboring people. They go right into the congress or senate and to the president, if he will tolerate it—which some will if it is not made public—and there make some law maker rich in a short time and get all they can find of the Joseph nature to stop minting the silver, the product even of the country. Then they send agents into every productive part of the nation and secure as many loans on all real estate at as high usury as possible.

Then they organize the Joseph bankers as they did in Egypt to make the money scarce when the yield of grain is plenteous, so as to force them to put the grain on the market at low prices, which the gamblers hold till they hear of some other nation that has had a famine, then they sell it to them at a high price, often causing the famined nation to make a popular loan at high usury which increases the labor burden still harder. Then they buy up all the mines of gold, silver, lead, zinc, iron, coal, gas wells and petroleum supplies, and then take charge of what God gave for one as much as the other. And these Josephs get the law makers of nations or states to legalize this wholesale usurpation and full control of every God-given benefit to man.

Where they get entire control of some country and shut off all competition of the country, they contract the amount of money and get a heavy tax on real estate with excessive usury for delinquent tax. Soon the money is so scarce that all farm products are very low. Then agents of the credit systems of the money trust open up an office in every county to sell their money for real estate paper and town property. They

soon have millions of mortgage paper in every county; then they soon double their money. Yet the poor land-tillers are greatly discouraged. Many have given up their homesteads and become tenants. Then it is lords and tenants, or in other words, masters and slaves.

When labor says anything about the treachery of usury, they are told it was bad management, Now many of the victims of usury worked harder than any chattel slave, trying to pay out and save their homestead, but after years of the hardest kind of labor and many nights studying every honest plan to meet their obligations; but when all farther efforts are useless then he and his family are turned out of house and home, without money and without property and all of a lifetime's work unrewarded. Yet others are in danger of loosing their homes in town by legal usury, when the city paves a street or makes other public improvements, the property along either side is taxed for the cost thereof, which sometimes reaches up to thousands of dollars, some having no surplus money they are obliged to defer payment and pay a high usury and often robs the house of all comforts and their children of their schooling and put the whole family in credit slavery.

Now is this usury a benefit even to the takers of usury, after he has got his neighbor's house and farm and money? Does it bring happiness to the usurer, or does it bring additional care and vexations? Can the usurer live in many houses at the same time? No. Can he eat, drink, wear and enjoy more of the natural blessings of life, than they who have wholesome food

and comfortable raiment? No. Can he be a man of mercy to himself, to toil and worry his body and vex his brain for something he don't need? Can he possibly enjoy more of his wealth than his board and clothes; which if men would be contented with the abundance God supplies for all, then all would enjoy it together.

But those who are in favor of division, which is always the result of usury, whose lords always secure for themselves a membership in the most popular churches and have got thousands of their ministers to blind the people as did the priests of Egypt. All they ever did to amount to anything was to attend funerals and hold the corpse for forty days until the relatives paid all his or her debts, for they practiced the credit system, as the priests told them they must pay their debts or their bodies would never be resurrected. Those Egyptian priests were so covetous they would dun a debtor indirectly through their living relatives forty days after he was dead. So by usury and priest craft Egypt was made the least of all nations, which was once the most powerful. And it does not take one long to see that a nation is on its road to Egypt where usury and priest craft are the controlling powers. And such nations are most opposed to cash and Christ and equal rights to all and full reward for labor. Yet they defend usury, that which has robbed the tilled fields of all their yield and he who reaped them of all his wages; the vineyards of all their fruit and the dresser of it of his reward; the rich pastures of their fat cattle and sheep and horses, and the herdsmen and shepherd of his reward; the mountains of their miner-

als and the earth of its oil wells, and all of the miners of their reward.

Men and women toil all their lives in a land of plenty, yet often hungry; and have need of better clothing. When asked why this is, they say there must be something wrong, but what is wrong, we can't tell, never suspecting usury. Yet they struggle and toil on each year, God sending the early and the latter rains and abundant crops; yet they get nothing for their labor after their interest is paid. When they ask why times are so hard for the laboring people, there stands the agent of credit ready to say this is the most prosperous year for commerce the nation has ever known. Well, says the laboring man, it seems money must be scarce. The credit agent says the banks are well supplied and if a man has anything to get money with he can get plenty. Well, answers the laborer, our hands are strong, and ready to work, but you count that nothing, in commerce, I suppose. Oh well, answers the credit agent, over production causes that.

Well, how does a plentiful year reduce wages for the laborer, and cause him to suffer right in the midst of plenty, and on the other hand, give great profit to the credit systems? Well, says one, every man who wants a job can get one. That is true, but did not all Israel get a job of Pharaoh? Did not all the slaves in the days of chattel slavery get a job? Who got the profits? Where, if money was plenty to exchange values on a cash basis, all could have shared alike; all would have done well enough; none would have done too well, and none would have done bad, for cash acts alike for all.

CHAPTER IX.

Some may think the scriptures justify the taking of usury. For that reason we will give, with all the connecting circumstances, every passage relating to usury which is mentioned in the old testament and in the new scriptures. First, Exodus 22-25. Among crimes prohibited we find the following: If thou lend money to any of my people that is poor, by thee, thou shalt not be to him as an usurer neither shalt thou lay upon him usury. Second, Levitus 25-37. This passage recommends compassion on the poor referring to both the poverty stricken Jew and the stranger as a sojourner. Take thou no usury of him nor increase. Thou shalt not give him thy money upon usury nor lend him thy victuals for increase. Third, Deut. 23. 19-20. Thou shalt not lend upon usury to thy brother; usury of money, usury of victuals, usury of anything that is lent upon usury. Unto a stranger thou mayest lend upon usury, but unto thy brother thou shalt not lend upon usury, that the Lord thy God may bless thee in all that thou settest thine hand to in the land whither thou goest to possess it. This last verse has often been quoted to justify usury, yet it is limited to a stranger for he must be one not a sojourner. So Moses finally advised it as a war measure upon hostile nations which would be a sure way to subjugate them. In this way the inhabitants of Canaan, were made hewers of wood, and drawers of water for the Hebrews. Fourth, Neh. 5-7. In the fifth chapter of Neh. we find that great distress prevailed among the Jews. Some were not able to redeem their children which were sold for usury debt. Some had mortgaged their farms and others

their vineyards to pay their taxes, and that to the Jews. When Nehemiah came back from Babylonish captivity, he found this state of affairs and rebuked the nobles and rulers, and said unto them, you exact usury, every one of his brother and he set a great assembly against them. Then the nobles restored all they had taken by usury, even their vineyards and lands and money and their sons and daughters. Fifth, Psalms 15, 5. This passage of scripture is David's description of an upright man. He that putteth not out his money to usury, nor taketh reward against the innocent. Sixth, Prov. 28, 8. He that by usury and unjust gain increaseth his substance, he shall gather it for him that will pity the poor. This does not seem to convey the idea that this unjust usurer will give it to the poor or pity them, but will gather it together to fall into the hands of someone that will. Seventh, Isa. 24, 2. We find the prophet speaks of a time when the taker of usury will be as the giver of usury. Eighth, Jer. 15, 10. The prophet says, I have neither lent on usury, nor have men lent to me on usury, yet every one of them doth curse me. Ninth, tenth and eleventh, Ezekial eighteenth chapter contains an enumeration of crimes and among them is usury, which if practiced, would subject a man to the death penalty and the avoidance of which would make him eligible to life. Twelfth, Ez. 22, 12. Usury and extortion are among the crimes charged against Jerusalem. This concludes the twelve passages that refers to usury in the old testament. Next we find in the new scriptures. Matt. 25, 27. We find these words, thou oughtest therefore to have put my money to the exchangers and then at my coming I should

have received mine own with usury. This scripture has often been quoted in defense of usury. Why should it be used? It was the word of the rich usury lord spoken of by Jesus in a parable, who reaped what others had sown and gathered what others had strewn, and takes from him that has one talent, and gives to him that has ten and takes from him that hath not, and gives to him that hath abundance and when his servant refused to practice usury, he was angry with him because he had not turned the money over to the exchangers that he might from them have gotten his own with usury at his coming. I suppose the money changers at Jerusalem that Jesus drove out of the temple would have given him two talents for one for the use of it, for that was what he received from his other servants. The next and last reference is found in Luke 19. 23. Wherefore then gavest not thou my money into the bank? that at my coming I might have required mine own with usury. This passage is similar to the one in Matthew, only these are the words of a nobleman that took a kingdom by usury and was hated by the citizens of his government, but had finally gotten dominion, and was around reckoning with his usury takers. We notice one of his servants had gained one thousand per cent. on the money that was left him, which so pleased his master that he gave him authority over ten cities and another servant had gained five hundred per cent. and was appointed ruler over five cities, but the third brought a serious charge against his master, which the king admitted was true, it being the same as the charge preferred against the lord of usury in the preceeding parable in

Matthew. Then this servant brought back the pound that had been left with him, and gave it to the unmerciful, and covetous king. This vexed the king and he upbraided him and asked him why, after he had made up his mind that usury was wrong that he did not deposit his money in the bank that he might have received his own with usury at his coming. So we see banks paid a per cent on time deposits in that day, the same as they do now. I have given all the scripture showing the evils of usury.

I have now proved from the Bible itself that it contains no warrant for the odious practice, but generally where it is spoken of it is classed with heinous crimes.

7 PER CENT. BETTER THAN FOUR MEN.

I shall now ask your careful attention to a demonstration that seven per cent. compounded semi-annually will gather wealth faster than four men can earn it, and this is in a single lifetime.

I find this computation in Kellogg's New Monetary System.

Two mechanics, just come of age, are desirous of accumulating large fortunes. They are good workmen, and each is able to earn a dollar a day over and above his expenses. Every six months they loan the money thus earned at seven per cent. interest, the interest payable half yearly. They set their affections upon being rich, and therefore do not burden themselves with a house and family. These men earn an average of a dollar a day, besides their expenses, three hundred days in each

year, during forty years and four months. Their age is then sixty-one years and four months. Each earns by labor \$300 per year for forty years, or for the whole period, \$12,100—together \$24,200. The interest on their earnings, loaned half yearly, for a period of forty years and four months. accumulates an amount which will be seen by reference to the following table. Interest at seven per cent. per annum, paid and re-loaned half-yearly, accumulates a sum equal to the principal in ten years and one month.

TABLE.

INTEREST AT SEVEN PER CENT. ON \$300.

1st half year they earn by their labor - - -	\$300 00	Amount brought up -	2033 82
6 months' interest at 7 per cent - - - - -	10 50	7th half year's labor -	300 00
	310 50		2333 82
2nd half year's labor -	300 00	6 month's interest - -	81 68
	610 50		2415 50
6 months' interest - -	21 37	8th half year's labor -	300 00
	631 87		2715 50
3rd half year's labor -	300 00	6 month's interest - -	95 04
	931 87		2810 54
6 month's interest - -	25 61	9th half year's labor -	300 00
	964 48		3110 54
4th half year's labor -	300 00	6 month's interest - -	108 87
	1264 48		3219 41
6 month's interest - -	44 26	10th half year's labor -	300 00
	1308 74		3519 41
5th half year's labor -	300 00	6 month's interest - -	123 18
	1608 74		3642 59
6 month's interest - -	56 30	11th half year's labor -	300 00
	1665 04		3942 59
6th half year's labor -	300 00	6 month's interest - -	137 99
	1965 04		4080 58
6 month's interest - -	68 78	12th half year's labor -	300 00
	2033 82		4380 58
		6 month's interest - -	153 32
			4533 90

Amount brought up	-	4589	90	Amount brought up	-	6811	49
13th half year's labor	-	300	00	6 month's interest	- -	238	40
		4833	90			7049	89
6 month's interest	-	169	18	18th half year's labor	-	300	00
		5003	08			7349	89
14th half year's labor	-	300	00	6 month's interest	- -	257	25
		5303	08			7607	14
6 month's interest	- -	185	61	19th half year's labor	-	300	00
		5488	69			7907	14
15th half year's labor	-	300	00	6 month's interest	- -	276	75
		5788	69			8183	89
6 month's interest	- -	202	60	20th half year's labor	-	300	00
		5991	29			8483	89
16th half year's labor	-	300	00	6 month's interest	- -	49	49
		6291	29			8533	38
6 month's interest	- -	220	20	Add one month's labor	-	50	00
		6511	49			\$8583	38
17th half year's labor	-	300	00				
		6811	49				

In the first ten years and one month, the two men earn by their labor	- - - - - 1 - - -	\$6050	00
Interest thereon during this period	- - - - -	2533	38
		8583	38

In the 2nd ten years and one month, the interest on this sum equals the principal	- . - - -	8583	38
		17166	76
2d 10 years and 1 month's labor and interest thereon	-	8583	38
		25750	14
3rd " interest	- - - - -	25750	14
		51500	28
3rd " labor and interest thereon	-	8583	38
		60083	66
4th " interest	- - - - -	60,083	66
		120167	32
4th " labor and interest thereon	-		38
		128750	70

Amount brought over	-	-	-	-	128,750 70
In 40 years and 4 months the men earn by their labor	-				24,200 00
<hr/>					
Remainder accumulated by interest	-	-	-		\$104,550 70
<p>The interest on the sum \$24,200, earned by their labor is \$104,550 70—over four and a quarter times more than they have earned by their labor. Suppose the two men to live twenty years and two months longer—that is, to the age of eighty-one years and six months—and continue to loan their money. During this period it would double twice. Thus</p>					
Thus	-	-	-	-	\$128,750 70
10 years and 1 month's interest	-	-	-	-	128,750 70
<hr/>					
					257,501 40
2d 10 years and one month's interest	-	-	-		257,501 40
<hr/>					
Total accumulation in 60 years and 6 months	-	-			\$515,002 80
<p>The two men do not labor during the last 20 years and 2 months, and expend for their living during that period</p>					
					15,002 80
<hr/>					
					500,000 00
<p>In 40 years and 4 months, they earn by their labor \$24,000 and live twenty years and 2 months on their money without labor.</p>					
Subtract money earned by labor	-	-	-	-	24,200 00
<hr/>					
Remainder accumulated by interest on \$24,200	-				\$475,800 00

Every dollar of the \$475,800 is earned by the labor of others and given to the two men, as the legal interest upon \$24,000. These men live laboriously, and work for a very moderate compensation. They take only the legal rate of interest, and do not demand the principal of the money as long as the interest is paid. Neither do they enter into any speculations. It is, therefore, said that labor earns their large fortunes. Cases similar to this are often brought to prove that an industrious man may, by his labor, accumulate a large property. That this conclusion is erroneous, is manifest from the foregoing table, by which it appears that more than nineteen out of twenty parts of the large fortunes of these men are earned by others, and paid to them to satisfy the legal interest on their loans of money.

CHAPTER X.

I will now now present you some of the opinions of ministers and of statesmen and philosophers.

The catechism of the Council of Trent says that "Whatever is received above the principal lent, or the capital that was given, whether it be money or anything else that may be purchased or estimated in money—is usury."

Bishop Jewell, in 1560 A. D. wrote upon the crime of usury as follows: "It is filthy gains and a work of darkness; it is a monster in nature, the overthrow of mighty kingdoms, the destruction of flourishing states, the decay of wealthy cities, the plagues of the world and the misery of the people. This is usury. By these signs and tokens ye shall know it, for wherever it reigneth all these mischiefs ensue."

Again he says:

"Our fathers so much abhorred this trade that they thought an usurer unworthy to live in company with Christian men. They suffered not an usurer to be a witness in matters of law; they suffered him not to make a testament nor to bestow his goods by will. When a usurer died, they would not suffer him to be buried in the place appointed for the burial of Christians."

Of the fathers the bishop says:

"There never was any religion, nor sect, nor state, nor degree, nor profession of men, but they have disliked it. Philosophers, Greeks, Lawyers, Divines, Catholics, heretics, all tongues and nations have ever thought an usurer as dangerous as a thief. The very sense of nature proves it to be so. If the stones could speak, they would say as much."

Tacitus says: "The existence of usury for the use of money is one of the greatest evils of the Roman commonwealth."

Aristotle says: (Book II, Chap. I.) "The practice of receiving usury on money is detestable."

St. Chrysostom says: "Nothing exceeds in barbarity the modern system of usury. Indeed, these usurers traffic in other people's misfortunes, seeking gain through their adversity; under pretense of compassion, they dig for the oppressed pit of misery; under pretense of giving aid they grind the indigent, extending the hand to receive them into the harbor from the storm, they allure them only to be ship-wrecked upon the shoals and sands of an unseen whirlpool.'

John Ruskin's name is familiar to everyone who prizes the beauties of English literature. After a careful study of human nature and the influences at work in society, he says:

'There is nothing really more monstrous in any recorded savagery or absurdity of mankind than that governments should be able to get money for any folly they may choose to commit by selling to capitalists the right of taxing future generations to the end of time. All the cruelest wars inflicted, all the basest luxuries grasped by the idle classes, are thus paid for by the poor a hundred times over.'

Perhaps no tongue in the world was better able to characterize interest than that of the late Rev. H. W. Beecher, who said: "No blister draws sharper than interest does. Of all industries, none is comparable to interest. It works all day and night. It makes no noise, but travels fast. It binds industry with its film, as a fly is bound in a spider's web. Debts roll a man over and over, binding him hand and foot, letting him hang upon the fatal mesh till the long-legged interest

devours him. There is but one thing on the arm like it, and that is the Canada thistle, which swarms new plants every time you break its roots, whose blossoms are prolific and every flower the father of a million seeds; every leaf is an awl, every branch a spear, every plant a platoon of bayonets, and a field of them an armed host. The whole plant is a torment and a vegetable curse, and yet a man had better make his bed of Canada thistles than try to be at ease upon interest.

I will introduce but one more witness, and that the greatest of England's jurists and one of her ablest thinkers, Sir Wm. Blackstone. His testimony is touching the position of the church upon this question. "The school divines have branded the practice to taking interest as contrary to divine law, both natural and revealed, and the canon law proscribes the taking even the least increase for the loan of money as mortal sin."

But some may possibly persist in declaring that "usury" in its bible sense is ILLEGAL INTEREST. If this idea is followed out, it amounts to placing the law of usury above divine law.

I will now leave the subject with you to ponder over in your own minds that you may, in the presence of a just God, decide whether you and your children are willing to be the slaves of the lords of usury, or whether you, as free men will demand of our congress sufficient money to exchange values on a cash basis without usury.

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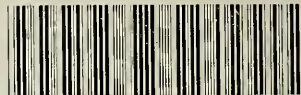


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